OBSERVATIONS

ON THE IMPORTANCE

IN PURCHASES OF LAND, AND IN MERCANTILE ADVENTURES,

OF ASCERTAINING THE

RATES OR LAWS OF MORTALITY

AMONG EUROPEANS,

By Chronic Diseases and Hot Climates

ON

THE DATA NECESSARY FOR CONSTRUCTING TABLES

TO SHOW THE

PROBABLE DURATION OF A DISEASE:

ILLUSTRATIONS OF THE PROGRESS OF

MANIA, MELANCHOLIA, CRAZINESS, & DEMONOMANIA;

AS DISPLAYED IN SHAKESPEARE'S CHARACTERS OF

LEAR, HAMLET, OPHELIA, AND EDGAR:

ON THE

Comparative Danger of First and Subsequent Child-Births.

WITH

An Appendix,

CONTAINING THE FORM OF A DEED FOR ESTABLISHING

A JOINT-STOCK COMPANY,

WITHOUT REQUIRING THE AID OF PARLIAMENT, OR THE INCUMBRANCE OF AN ACT TO SUE AND BE SUED.

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IN TESTIMONY OF HIS GRATITUDE

FOR THE HIGH SANCTION WHICH CONFERRED HONOR ON HIS LAST WORK,

THE AUTHOR

MOST RESPECTFULLY DEDICATES THE PRESENT,

ALSO,

TO

The Right Honourable the Earl of Eldon,

LORD HIGH CHANCELLOR OF GREAT-BRITAIN.

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INTRODUCTION.

A great spirit of enquiry has developed to the people of England during the last ten years various avenues to intellectual gratification, and has opened new fields for the exertion of genius, and the improvement of fortune. Information in the various branches of literature, science and trade is more generally diffused; men now write for the world, not for a learned oligarchy; the public are capable of appreciating the merits of a *Milne*; and a *Babbage* submits his labours for the judgment of the people.

As the means of intellectual and moral improvement have multiplied, it is not surprising that Life Insurance should have become a subject of general enquiry, and of serious consideration. "Every assurance made for providing for a surviving family, in whatever office it is effected," has been justly described by *Mr. Morgan* as "not only a private, but a public good;" consequently a wide extension of the circle in which that good may be effected is a consummation to be wished.

The following pages are intended to call attention to the means by which life insurance may be secured to many, from whom its advantages have hitherto been withheld.

REASONS FOR PUBLICATION.

As there are few large landed estates in England the values of which are not, in some way, affected by life contingencies, so there is rarely a large mercantile adventure the profit on which may not, in some degree, depend on the life of a supercargo, or manager in a foreign market. A Capitalist, when offering money for land subject to the payment of one or more annuities, necessarily directs an enquiry as to the probable duration of the lives of the annuitants; and that duration can only be estimated by a correct table of the mortality among persons under exactly similar circumstances. For instance, a native of England, whilst residing in his own country, is subject to the various diseases and influences which produce mortality among the population of England; which mortality may be reduced to the certainty of a law, from the data furnished by enumerations of the population, and the certificates of burial. But the moment an Englishman goes to the East or West Indies he becomes subject to a totally different rate, or law of mortality; indeed to a law having no relation to, or connection with the mortality of his own country; a law not only different in its operation on the Native and the European, but differing also in the cases of the Swede, the French-

man, and the Englishman. Before the Capitalist therefore can deduct the value of the annuities from the price he would give for the freehold, he should not only be satisfied of the circumstances in which the annuitants are presently or likely to be placed, but also, that the values are deduced from data of so satisfactory a character, as to leave no doubt of the certainty of the law of mortality to which the annuitants are, or may become subject. On the correctness of these estimates must the advantage of his purchase depend.

A merchant sending goods to a foreign market, either on credit to a respectable managing owner or under care of a supercargo skilled in the value of the commodity and familiar with the destined market, would reasonably deem his security or profit, in some degree, dependant on the life of the owner or manager; and such a consideration would influence him in determining the prices to be affixed, so as to cover the risks of life, either by effecting insurance, or becoming his own assurer by running the risk for the extra gain. The same information and degree of certainty would therefore be necessary in this case, as in the former.

Similar remarks may be applied to the lives of persons suffering from chronic diseases in Europe; and it has been the want of observations on their probable duration and on the mortality among Europeans when beyond the li-

mits of Europe, which has rendered life insurance difficult of attainment by persons under such circumstances. Indeed, the sufferer from disease has found it impossible to obtain insurance on any terms; and the traveller has been only able to procure it at a price, which was held to greatly exceed all possible risk of loss from the effects of a climate, the influence of which on an European constitution no pains had been taken to ascertain.

These have heretofore been the leading difficulties in the way of granting indemnity to the families of travellers, or of persons of declining health; but, in addition to these, it has been found that a large majority of the Life Assurance Societies are so constituted as to be *unable*, with even the common appearance of justice, to grant such assurances. This difficulty may be illustrated by an example.

Suppose an Institution so constituted as to give one portion of profits to shareholders, and another to policy-holders; or suppose the whole savings or profits to be divided amongst the policy-holders only. In either case, no just distribution of bonuses could be made except in proportion to the amount of premiums paid by the respective parties assured. If then 20 Englishmen, respectively aged twenty, were insured for equal sums, each would pay a corresponding premium; and all being healthy and resident in England, all would have the same probable duration of life; which probable duration would be ascertained by

an estimate of the mortality of the whole kingdom amongst persons of that particular age. The same degree of certainty could be obtained as to the probable duration of life of 20 men aged forty. Consequently, there would be no difficulty in distributing bonuses so as to do perfect justice to all, because all would be subject to the same law of mortality, and the premiums would have been calculated, according to the respective ages, under the same law. But the moment any one of the assured go to a climate, in which a higher rate of mortality prevails amongst Englishmen, he should in fairness be charged a higher rate of premium; and as, in most cases, the law of mortality amongst foreigners in that climate cannot be ascertained with the same degree of certainty as the mortality amongst natives or in England, it follows, that the same principle of division in bonuses ought not to be adopted; and the want of the same degree of certainty will prevent the substitution of any other just mode of division. One instance will suffice to prove this. Suppose 1 of the men, aged twenty who in England should pay £1 13 0 per cent., and 1 of those aged forty who should pay £2 19 4 per cent. were to go the West Indies for a year—it would be absurd to increase each man's premium according to the sum he paid in England; because whilst in Europe the life of the younger man is more valuable than the life of the elder, and consequently he would have

been properly charged a *smaller* premium: whereas, if in the West Indies, the mortality, for a year, amongst Europeans aged twenty, be higher than amongst Europeans aged forty, the younger man's life in Jamaica would be less valuable than the life of the elder; and consequently he should be charged a *larger* premium. But suppose both men should die within the year, the fund of premiums contributed by those who remained at home must sustain the loss; and the chance of bonuses to the survivors would be thereby greatly diminished, if not altogether extinguished; whereas, if both the travellers should return with *unimpaired health*, to England, the others would not derive advantage, from the excess of premiums paid, corresponding with the risk they had run; as that excess would, on the distribution of profits, be carried to the credit of the persons who had paid it, and they would receive proportionate bonuses accordingly. On this statement, gross injustice towards the persons quietly remaining at home is manifest, as they would have been made to run the risk of loss, without a corresponding chance of gain. This injustice, it must also be observed, does not work a corresponding benefit to the *travellers*, for the very uncertainty as to the rate of mortality to which they are about to be exposed, induces the directors to ask a premium, which they think much more than sufficient; consequently, if the two assured

die abroad, they would have paid a higher premium than the true law of mortality required; and if they return, they only obtain a partial bonus on the excess paid for their voyage.

These observations apply, with equal force, to persons of delicate health who seek insurance from a Company so constituted, because the probable duration of the lives of twenty persons of the same age under chronic diseases, cannot be estimated with the same degree of certainty as the probable duration of the lives of twenty healthy persons of the same age. These considerations lead to the inference that persons should not, enter into partnership with each other in bonuses in a Society for life insurance, unless they are all subject to the same law of mortality, or to laws that may be determined with the same degree of accuracy; in other terms, to a rate of mortality deduced from observations as satisfactory as enumerations of population and the certificates of burials of the people of a whole nation.

The practice of charging a round sum to all persons going to the West Indies, in addition to the premiums paid for the respective ages in Europe, is manifestly absurd: and to charge the man of forty a higher rate for the West Indies, than is charged to a man of twenty, for the same climate, merely because the elder life was less valuable in England, would be a still greater absurdity. In fact, the rates of mortality have

no connection with, and bear no analogy to each other; and to admit healthy and diseased persons, or those who are subject to different climates, into one institution, *as partners*, is to be guilty of injustice to all.

These are the considerations by which invalids and travellers have been prevented or deterred from insuring their lives, and there ought to be no question that such insurances should only be granted by a company of proprietors who assure a fixed and settled sum, without increase or diminution to the policy-holder dependent on profit or loss, at rates of premium calculated from tables of the mortality among Europeans by certain climates and by various diseases. Such tables will be sufficiently accurate for the purposes of a proprietary company, who do not increase their engagements by making additions to the sums insured, but might involve the members of a society participating in bonuses in inevitable ruin.

The situation of proprietors and partners, in unincorporated joint-stock companies, has been so fully discussed, during the last year, that further remarks would be superfluous; the form of a deed, however, by which such institutions, for the business of Life Insurance, may be safely established, without the aid of Parliament, and without the encumbrance of an Act to sue and be sued, is given in the Appendix.

DATA NECESSARY FOR CONSTRUCTING TABLES OF MORTALITY BY PARTICULAR CLIMATES AND DISEASES.

For constructing a table of the mortality which prevails in a particular climate, enumerations, for several years, of the whole population, distinguishing natives from foreigners, must be obtained; and in these enumerations, the ages must be correctly set forth. The lists of burials, in the same classes, are also indispensible; and in these likewise the ages must be carefully stated. These materials would be sufficient for the purpose of ascertaining the ordinary rate of mortality among natives or foreigners, if the estimates were made from a population of many thousands, but without such an extent, the observations could not be safely relied on.

In tracing the probable duration of a chronic disease, many other data will be necessary.

The ages of some thousands, who have suffered under that disease, must be marked, care being taken to find out the age of each person when first attacked, and at the determination of the disease by cure or death. This is the first step towards ascertaining the period of life at which the particular disease is most likely to prove fatal. But as diseases have many varieties, and

each variety may be treated as a new disease, this first step goes but a little way to show the probable duration of the life of the sufferer under that disease. Scrofula is, in itself, one disease; and it is, also, a predisposing cause to another—consumption.

The distinct species of disease appertaining to men, women, and children certainly cannot be brought lower in number than five hundred, including those of syphilis and pregnancy. Of these, many, as plague and various kinds of leprosy, belong to foreign countries alone; while others are so rare as to be hardly worth noticing; whence five hundred *contingent* diseases may be reduced to about two hundred and fifty *current* diseases; of which, the *acute* are somewhat more numerous than the *chronic*, in the proportion of about 140 to 110.

The reader need not apprehend that essays on those one hundred and ten, or the means of showing their probable duration, will be given in the present work—the author is unequal to such a task; and if he were competent to it, his readers would probably be but few in number. His purpose is merely to show, that materials may be collected and so arranged as to fix, with sufficient accuracy, the premiums which ought to be charged for insuring the lives of persons suffering under chronic disease; and he has selected Mania for his subject, for several reasons,—because less is gene-

rally known of it than of any other disease,—because the published accounts are less to be relied on; and because Shakespeare, (who has been described by the author of the best work on insanity now extant, as "the highest authority in every thing relating to the human mind and its affections") has presented several of his characters suffering under mental derangement; these may serve to amuse the reader whilst they distinctly mark the progress of the disease. Lear, Hamlet, Ophelia, and Edgar, display, with great correctness, those varieties of madness commonly called Furious (or *raging*) madness, Melancholic (or *melancholy,*) madness, Sorrowing distraction, (or *craziness,*) and Obsessi, (those who fancy themselves possessed by devils, or, as we should say "*beside themselves.*") It is possible that to many the essays on these characters may form the leading inducements to a perusal of the work.

There was, still, another reason for selecting madness.—Puerperal mania properly leads to a consideration of the comparative danger of first and subsequent child-births.—On this subject also little has been published, because but little is known except among Accouchers of extensive practice, and it is the fault, or misfortune of the most able professors, that they omit, or have not time to note as they occur, many curious and important facts, by which their own judgments and opinions are swayed, and which might prove of

vast importance in enabling others to form a prognosis in similar cases.

In selecting authorities, care has been taken to abstain from quoting those which are "directly practical." One writer recommends, as a cure for insanity, "keeping the patient for days in succession in a state of intoxication," and the adoption of "pious frauds," such as executing signs in phosphorus upon a wall, or dressing an actor, well skilled and *very perfect in his part*, as the devil. Another quotes the former's book with extraordinary respect as the only publication "so directly practical as the importance of the subject so certainly demands,"—speaks, in the language of the madhouse, of the *high* and *low* forms of insanity, and proceeds to recommend as a course of cure general immersion in cold water, until complete suspension of the mental faculty has taken place; a third speaks of eight out of nine maniacs being cured; and a fourth declares that those numbers greatly undervalue *his* success in practice. Quotations from these would injure their general effect; they must be read to be duly appreciated.

MADNESS,

AND ITS EXCITING CAUSES.

It has been truly observed that, in attempting a definition of madness, it is difficult to draw the line between real disease and habitual wayward-ness. *Arnold* says, *Notional delirium* is peculiar to madness, and asserts, that the bulk of mankind morally, if not medically, are more or less affected by it. Socrates and the Stoics considered every foolish or wicked person as insane. "All fools," says Cicero, "are disordered in mind: all fools, therefore, are insane; they who are carried away, either by ungovernable desire or by immoderate anger are out of their own power."

Some definitions of madness are so narrow, as to set at liberty half the patients in Bedlam; others so loose, as to give straight-waistcoats to half the world. What Lord Chesterfield said of a lady's reputation may be fairly applied to a fool:—"You have not *lost* your senses, they are only *mislaid*."

It may be safely asserted that there is nothing in the form of the head, or brain, to indicate madness. The best observations are strong on this point. *Greding*, *Pinel*, and *Haslam*, all agree. The observations of *Bonetus*, *Morgagni* and others, so carefully collected by *Arnold*, and noticed by *Crighton* and *Good*, establish no principle in cases

of insane persons which would not equally apply to the appearances on dissection of persons who had died from other causes than mania. Indeed there is nothing in the appearance of the brain itself to show it to be the seat of thought. *Spurzheim,* it is true, holds that the faculties of the mind are double, and says, that each hemisphere of the brain contains a distinct set, and quotes Tiedman for the case of a man, who was insane on one side, and observed his insanity with the other. *Gall* also speaks of a minister who constantly heard on his left side reproaches and inquiries, and turned his head on that side to look at his assailants. This is hunting after Phrenology with a vengeance.

The exciting causes to madness are various and uncertain.

"The causes which I have been enabled most certainly to ascertain," says Dr *Haslam* in his excellent work on insanity, "may be divided into Physical and Moral. Under the first are comprehended repeated intoxication; blows received upon the head; fever, particularly when attended with delirium; mercury largely and injudiciously administered; cutaneous eruptions repelled; and the suppression of periodical or occasional discharges and secretions; hereditary disposition; and paralytic affections." "By the second class of causes, which have been termed moral, are meant those which are supposed to originate in the mind,

or which are more immediately applied to it. Such are the long endurance of grief, ardent and ungratified desires, religious terror, the disappointment of pride, sudden fright, fits of anger, prosperity humbled by misfortunes; in short, the frequent and uncurbed indulgence of any passion or emotion, and any sudden or violent affection of the mind.

It has been considered that intellectual labour frequently produces insanity; that those who are in the habit of exercising the faculty of thought, for the perfection and preservation of the reason of others, are thereby in danger of losing their own. *Crighton* enumerates as an exciting cause to madness, "Too great or too long continued exertion of the mental faculties, as in the delirium which often succeeds long continued and abstract calculation; and the deliria to which men of genius are peculiarly subject."

"We hear much of this," says *Haslam*, "from those who have copiously treated of this disease, without the toil of practical remark; whose heads become bewildered by the gentlest exercise, and to whom the recreation of thinking becomes the exciting cause of stupidity or delirium. What species of delirium is that which succeeds long continued and abstract calculation? *Newton* lived to the age of 85 years; *Leibnitz* to 70; and *Euler* to a more advanced period: yet their several biographers have neglected to inform

us that their studies were checquered with delirious fermentations. The mathematicians of the present day (and there are many of distinguished eminence) would conceive it no compliment to suppose that they retired from their labours with addled brains, and that writers of books on insanity should impute to them miseries which they never experienced." "What is meant by the deliria to which men of genius are peculiarly subject, I am unable, from want of sufficient genius and delirium, to comprehend."

It is easy to believe that vanity and ambition operating on minds puny by nature and undrilled in intellectual exercises to attempt to grasp that which they are unable to embrace—have frequently produced insanity. Dr. *Reid* says, he attended an idiotic man of erudition, whose head in its best estate was a mere repository for other men's ideas, not a soil out of which an idea ever grew. But it is worthy of remark, that mathematicians and natural philosophers have in general attained a considerable age. So that abstract calculations, or correct thinking upon any subject, do not appear, even with the aid of delirious visitations, to shorten the duration of human life.

The following extract from Dr. *Pinel* is in direct variance with the former supposition, and may be thought amusing when it is remembered that it is written by a physician,—one of the select few.

"It is well known, that certain professions con-

duce more than others to insanity, which are chiefly those in which the *imagination* is unceasingly or ardently engaged, and not moderated in its excitement by the exercise of those functions of the *understanding* which are more susceptible of satiety and fatigue. In consulting the Registers of the Bicetre, we find many priests and monks, as well as country people, terrified into this condition by the fear of hell torments; many artists, painters, sculptors, and musicians; some poets extatized by their own productions; *a great number of advocates and attornies.* But there are *no instances* of persons, the exercise of whose professions require the habitual exercise of the *judging* faculty; not one naturalist nor a *physician*, nor a chemist, and, for the best reason in the world, not one geometrician."

The Doctor must have intended to be jocose in complimenting Advocates and Attornies on the possession of ardent *imaginations* unmoderated by the functions of the *understanding.* Members of courts of law are pretty generally anxious to exercise the JUDGING faculty.

It is an old opinion, and continues still to prevail, that maniacs are influenced by the change of the moon. In the fourth chapter of St. Matthew's Gospel, verse 24, will be found the word "Σεληνιαζομένους," which is rendered in the English version, *those which were lunatic.* Hippocrates, a philosopher, and correct observer of natural phenomena, does

not appear, however, to have placed any faith in this planetary influence.

This popular superstition is important, from the consideration that the existing law in this country, respecting insane persons, has been established on the supposed prevalence of this lunar regulation. A commission is issued *de lunatico inquirendo*, and the commissioners are particular in their enquiries whether the patient enjoys *lucid intervals*, a term properly connected with the word *lunacy*; for when insanity is supposed to be periodical, it is a fair inference that the patient is rational in the intervening spaces of time. *Dr. Haslam*, however, says, that he kept, during two years, an exact register, but without finding, in any instance, that the aberrations of the human intellect corresponded with or were influenced by the vicissitudes of the moon.

It is more than probable that this supposition originated in the case of some female, who happened to become insane, from a *particular* cause, when the moon was at its full. On the recurrence of the same cause, at the end of four weeks, when the moon would again be at its full, her mind would almost inevitably become more violently disturbed. This is a necessary coincidence, and should be distinguished from effect.

CLIMATE, SEXES, AGES, COMPLEXION, &c.

Insanity, especially of the melancholy kind, is supposed, by many, to prevail so much more in England than elsewere, that foreigners call it the English-disease. *Arnold* thought there was some foundation for the supposition. *Sauvages*, among the species of melancholy, has one under the title, Melancholia Anglica, and says, "It differs from all others, in being unaccompanied by fury, owes its existence to weariness of life, and leads to suicide." This impression has been strengthened by an assertion of *Dr. Powell's*, in his official tables, in which he says, "Insanity appears to be considerably on the increase;" and shows an increase, in a given time, in a proportion of 129 to 100. That insanity is a disease peculiarly prevalent in England, seems to rest on no established basis; and the suicides of Paris, Berlin and Copenhagen, are in proportion to the relative population of London, as five to two for the first, five to three for the second, and three to one for the third.

Pinel thought there were more maniacs in England, than in France; and complimented Willis on his power of controlling maniacs by his penetrating eye. But *Haslam* ridicules both suppositions, and adds, "However Dr. Pinel may be

satisfied of our superiority in this respect, it is but decorous to return the compliment; and, if any influence were to be gained over manaical patients by assumed importance, protracted staring, or a mimicry of fierceness, I verily believe that such pantomine would be much better performed in Paris than in London."

Shakespeare ridicules this prejudice in the play of Hamlet.—

Grave-digger. He that is mad and sent into England.

Hamlet. Ay, marry, why was he sent into England?

Grave-digger. Why, because he was mad; he shall recover his wits there; or, if he do not, 'tis no great matter there.

Hamlet. Why?

Grave-digger. 'Twill not be seen in him there; there the men are as mad as he.

Insanity, in England, is more prevalent among women than men, and is so far distinguishable from most other diseases, common alike to male and female. This singularity may be accounted for by the natural processes which women undergo previous to conception, at parturition, and when preparing nutriment for children. Indeed the diseases to which they are subject at those periods, are generally remote causes of insanity.

Puerperal Mania will be treated of in a subsequent chapter.

Insanity seems to be more frequent with persons between thirty and forty than during any other

equal period of life; the period between twenty and thirty is next in order, and then between forty and fifty. The French and English observations agree in this classification. The sufferers recover in proportion to their youth, and the disease is rarely cured at an advanced period of life.

Patients who are in a furious state recover in a larger proportion than those who are depressed and melancholic.

There is a marked distinction between derangement and decline of intellect: the former may frequently be remedied; the latter admits of no assistance from art. Where insanity commences with a loss of mental faculty, and gradually proceeds with increasing imbecility, the case may be considered hopeless.

All authors agree respecting the difficulty of curing religious madness.

The life of an insane or idiotic person cannot be considered even under the best system of regulation, cæteris paribus, equal in the probability of its duration to one of sound mind. There are indeed instances of lunatics attaining the age of eighty years—of idiots there is no such record; and it is probable that such insane persons had been seized with mental affection at a late period of life, and might have had a still longer existence, had not insanity supervened. Insanity tends to propel an undue quantity of blood to the brain,

and in the majority who have died, the termination of existence has been considerably hastened by paralytic affection or apoplexy.

From observations worthy of confidence it would seem, that persons of dark complexion and black hair are more generally the subjects of mania than those of fair skin, with light, brown, or red hair, in the proportion of 132 to 30; and it has been thought that the mania of the former is characterized by violence, while the latter sinks into gloom and incurable fatuity.

Of the organs of sense, which become affected, in those labouring under insanity, the ear more particularly suffers. Few lunatics are blind, but numbers are deaf. It is also certain, that in these persons, more delusion is conveyed through the ear than the eye, or any of the other senses. Indeed in the soundest state of our faculties we are more likely to be deceived by the ear than through any other organ of sense.

It is not unusual for those who are in a desponding condition, to assert that they distinctly hear the devil urging them to self-destruction.

A considerable portion of the time of many lunatics is passed in replies to something supposed to be uttered.

Insane people will often for a short time conduct themselves, both in conversation and behaviour, with such propriety that they appear to have the just exercise and direction of their faculties;

but if the discourse be protracted until the favourite subject shall have got afloat in the madman's brain, his disease will instantly become palpable.

A beautiful illustration of this is contained in the writings of Dr. Johnson, where the astronomer is admired as a person of sound intellect by Imlac, who always finds information and delight in his society. At length, he gives Imlac his unbounded confidence, and imparts to him the momentous secret: "Hear, Imlac, what thou wilt not, without difficulty, credit. *I have possessed, for five years, the regulation of the weather, and the distribution of the seasons.* The sun has listened to my dictates, and passed from tropic to tropic, by my direction. The clouds, at my call, have poured their waters, and the Nile has overflowed at my command. I have restrained the rage of the Dog-Star, and mitigated the fervour of the Crab. The winds, alone, of all the elemental powers, have hitherto refused my authority: and multitudes have perished by Equinoctial tempests, which I found myself unable to prohibit or restrain. I have administered this great office with exact justice; and made to the different nations of the earth, an impartial dividend of rain and sunshine. What must have been the misery of half the globe, if I had limited the clouds to particular regions, or confined the sun to either side of the Equator?"

To attempt an arrangement of the various theo-

ries which prevail in mania, would be an endless and an useless task, indeed there is no reason to doubt that they all spring from one and the same disease. Even the terms mania and melancholia, raise a distinction without creating a difference. There are maniacs whose lives are divided between furious and melancholic paroxysms, who under both forms retain the same set of ideas;—as however Crighton has given as four species,—

Mania furibunda,
Melancholia,
Mania Mitis,
and
Demonomania,

those varieties will be adopted in the following Essays.

MANIA FURIBUNDA, OR *RAGING* MADNESS.

L E A R.

The word madness, is originally gothic, and meant anger, *rage*.
MꝛᏧ. (mod.)—*Haslam.*

Yet sawe I *modnesse* laghyng in his *rage*.
Chaucer.

This variety is displayed in the character of Lear. A temper, naturally irritable and impatient of contradiction,—the habit of giving unrestrained indulgence to its caprices, and the fractiousness and imbecility of age, sufficiently prepared Lear on the advent of disaster for a paroxysm of insanity.

Lear. Now our joy,
Although the last, not least: Speak.
Cordelia. Unhappy that I am, I cannot heave
My heart into my mouth: I love your majesty
According to my bond; nor more, nor less.
* * * * * * *
Sure I shall never marry like my sisters,
To love my father all.
Lear. So young and so untender?
Cordelia. So young, my Lord, and true.
Lear. Let it be so, thy truth then be thy dower;

Here I disclaim all my paternal care,
Propinquity and property of blood;
And, as a stranger to my heart and me,
Hold thee from this for ever.
Kent. Good, my liege.
Lear. Peace, Kent,
Step not between the *dragon* and his *wrath.*

When the authority of Lear is afterwards questioned by his daughter Goneril, he is so surprised, that he doubts of his personal identity. The approximations to insanity are introduced with great skill—they have a regular succession, and augment.

This is not Lear.
Does Lear talk thus? Speak thus? Where are his eyes?

The succeeding speech of Goneril calls forth the intemperance of his rage:

Darkness and devils.

And afterwards:

Detested kite, thou liest.

At length comes his horrible denunciation, which is conceived in the sublimity of terrific grandeur, and conveyed in language admirably descriptive of the array of thought.

Hear, Nature! hear, dear Goddess, hear!
Suspend thy purpose if thou didst intend
To make this creature fruitful!
Into her womb convey sterility!
Dry up in her the organs of increase,

That from her derogate body never spring
A babe to honour her. If she must teem,
Create her child of spleen; that it may live
And be a thwart disnatured torment to her!
Let it stamp wrinkles in her brow of youth;
With cadent tears fret channels in her cheeks;
Turn all her mother's pains and benefits
To laughter and contempt—that she may feel
How sharper than a serpent's tooth it is
To have a thankless child.

When he calmly considers the indignities that have been heaped upon him, and reverts to the ingratitude of his two daughters, reflection serves only to increase his tortures, and he feels an apprehension of supervening insanity:

Oh! let me not be mad—not mad, sweet Heaven!
Keep me in temper—I would not be mad.

In many states of mental affliction, this presentiment is not uncommon. The conflict of passions produces palpitations and anxieties about the region of the heart; the blood ascends in flushes, and appears to scald the brain in its passage, and a crowded and increased assemblage of ideas produce confusion in the mind. Of these precursors, Lear experienced many intimations, and he exerts himself to suppress the kindling of his rage:

Oh! how this mother swells up tow'rds my heart,
Hysterica passio! Down, thou *climbing* sorrow,
Thy element's below.

But at last he is goaded to fury by the contu-

melious insults of his two unnatural children, and perceives his impending distraction:

O fool, I shall go mad.

When Goneril and Regan have barred him out, he alternately braves the storm with violent imprecations, and conciliates it with a wounded spirit.

Blow! winds, and crack your cheeks.

Again he endeavours to restrain the bursting torrent of his passion:—

No! I will be the pattern of all patience,
I will say nothing.

And concludes a speech of exquisite beauty with a temperate and consoling reflection:—

I am a man
More sinn'd against than sinning.

The actual perversion of his mind is now fast approaching; the alarm for the continuance of reason increases; his restraints are less effectually imposed. Some internal sensations whisper that the mental eclipse is commencing:

My wits begin to turn.

Lear next becomes aware that he sustains privations with extraordinary nerve, and that cold and hunger do not exert their usual influence on his frame. This insensibility to external impressions is a marked symptom of approaching and existing derangement, and it is physiologically accounted for by the inimitable author:—

When the mind's free,
The body's delicate; the tempest in my mind
Does from my senses take all feeling else,
Save what beats there.

Still reason, though feebly and tremulously, holds the rein; and he feels a kind of instinctive horror, a soreness that penetrates to the quick, and at which he writhes when he adverts to his daughters:

O Regan! Goneril!
Your old kind father, whose frank heart gave you all;
Oh! that way madness lies: let me shun that;
No more of that.

Although Lear's mind had been strained by the torture it had undergone, he has only hitherto approached the confines of madness; he has perceived the dangerous brink on which he stands, and caught in momentary glimpses the distractions that hover round him. It is not till he comes in contact with the counterfeit lunatic that the fabric of his intellect loosens; and he presumes that no misfortune could have reduced another so low in the scale of humanity, but the sources of his own affliction. At sight of Edgar, (who feigns madness to answer a purpose,) he asks

What! have his daughters brought him to this pass?
Could'st thou save nothing? Didst thou give them all?

How admirable is the contrivance, and how natural the result of this interview between Lear and Edgar. The king, with his mind oppressed

and weakened by the ingratitude of his children, meets the pretended maniac, and concludes that

——— Nothing could have subdued nature
To such a lowness but his unkind daughters.

Adding—

Judicious punishment! 'twas this flesh begot
Those Pelican daughters.

The declension of Lear's mind into raving madness by force of sympathy created by the frantic appearance and manner of Edgar is exquisitely simple and natural. In stripping off his garments, to copy the nakedness of Edgar, Lear manifests the first overt act of insanity.

Off, off, you lendings:—Come, unbutton here.

Delighted with the maniac, the pitiless pelting of the storm is disregarded, and he leaves his friends unheeded to form a nearer intimacy with his new acquaintance: his derangement magnifies the wretched and apparently brainless wanderer into an oracle of wisdom, and a sage preceptor; the remonstrance of his attendants is disregarded, he lingers "to talk with this philosopher," "this learned Theban," "this good Athenian." He adheres to him with an affection and confidence that banish all fears for his own safety; he seems inspired by his associate, and his madness blazes with a rival flame:—

To have a thousand with red burning spits
Come hissing in upon them.

And again,

> The little dogs and all,
> Tray, Blanch, and Sweetheart, see, they bark at me.

The poet felt that the mere impertinency of madness could not be long sustained; it would fail to excite the attention, and would lower the dignity of the scene: the deprivation of reason is therefore supplied by acuteness of feeling, and an impassioned recurrence to the source of his derangement:—

> "Then let them anatomize Regan, see what breeds about her heart: Is there any cause in nature that makes these hard hearts?"

In the ruins of his mind many fragments of the stately pile still remain entire; for even madness cannot extinguish pride and ambition: and in his wildest sallies recollection prompts him, "that he is every inch a king;" and that when a Monarch "stares" "the Subject quakes."—Even in our ashes live our wonted fires.

The dutiful and affectionate Cordelia, hearing that her father wanders about "mad as the vext sea, singing loud," is solicitous for his restoration by medical sagacity and experience. She is informed that he lacks repose; that there

> Are many simples operative whose power
> Will close the eye of anguish.

These remedial agents are employed with so much effect, that in the heaviness of his sleep his attend-

ants put fresh garments on him. In this scene Shakespeare displays not only a perfect knowledge of the disease under which Lear labours, but an intimate acquaintance with the course of medical treatment which in those days, and indeed until very recently, was pursued with a view to its cure. It may fairly be presumed that some narcotic drug, some oblivious antidote, had been administered in order to procure the desired repose, as the king's first impressions when he is awakened by Cordelia are obviously the broken continuation of a distressing dream, as if he had been roused before the operation of the opiate had been exhausted:—

> You do me wrong to take me out o' the grave:—
> Thou art a soul in bliss; but I am bound
> Upon a wheel of fire, that mine own tears
> Do scald like molten lead.

Cordelia inquires, "Sir, do you know me?"

Lear replies, "You are a spirit, I know; When did you die?"

The gradual and imperfect return of perception, the glance at his sufferings, and the doubt of his personal identity, are exquisitely drawn:—

> Where have I been?
> Where am I? fair day-light?
> I am mightily abused.—I should e'en die with pity
> To see another thus.—I know not what to say.—
> I will not swear these are my hands: let's see;
> I feel this pin prick. Would I were assur'd
> Of my condition.

After these waverings he entertains suspicions of his sanity:—

——— And to deal plainly,
I fear I am not in my perfect mind.

From repeated examinations he is impressed that Kent and Cordelia are not entire strangers; but the impression is feeble and obscure,—the dawn of reminiscence:—

Methinks I should know you, and know this man;
Yet I am doubtful:

At length comes that beautiful and pathetic burst where Nature, throwing off the imbecilities of age and the incumbrance of disease, by an instinctive act of recollection claims the dutiful Cordelia:—

Do not laugh at me;
For as I am a man I think this lady
To be my child Cordelia.

The concluding scene exhibits Cordelia dead in the arms of her father; and amidst the tumult of his distraction there are some vivid gleams of rational tenderness and parental anxiety, alternations of groundless hope and fatal discouragement. Here the poet has again manifested his metaphysical acumen, and his acquaintance with the laws of the human mind and its attendant passions. The monarch's lamentations are awhile suspended that he may relate the energy with which he slew the villain that hanged his daughter; and this

temporary oblivion of his distress is an interval to recount his former magnanimous achievements. Again he returns to his departed Cordelia, and bewails her loss with wild lamentations and distracted sorrow. These pangs are too violent for continuance. Suddenly he feels the sense of suffocation from a rush of blood to the brain, a fatal return of the "climbing sorrow" he had felt before. The immediate feeling of self-preservation again interrupts his ecstacy of grief—he solicits assistance:—

> Pray you, undo this button. Thank you, Sir.

His paroxysm again returns, an apoplectic seizure cuts short the accents of his despair and he dies on the body of his murdered daughter.

Throughout this exquisite character the author has displayed such intimate knowledge of the human intellect, and so correctly painted the succession of mental operations, that the picture can only be viewed as the great masterpiece of phsychological delineation.

Cordelia describes her father as wandering about, mad as the vexed sea,

> Crowned with *rank fumiter* and *furrow-weeds*,
> With *harlocks, hemlock, nettles, cuckoo-flowers*,
> *Darnel*, and all the idle weeds that grow
> In our sustaining corn.

It would be unjust not to notice that these "simples operative whose power will close the eye

of anguish," are all strongly indicative of the state of Lear's mind.

FUMITER (Fumeterre, French). Fumitory, Fumaria officinalis, Linn. It is common to our corn-fields and ditch banks. The leaves are of *bitter* taste, and the juice was formerly employed for its *bitterness,* in hypochondrism and black jaundice by Hoffman and others; and more lately by Cullen in leprosy.

FURROW-WEEDS. *Rank,* as they are here expressly called, or strong scented, growing wild in the furrow, and disgusting to the taste and other senses.

HARLOCKS. Sinapis arvensis, Linn. The wild mustard of our corn-fields, called indifferently charlock, garlock, harlock, warlock, and, by Fitzherbert and other old English writers, hedlock. The seeds of this plant form the *pungent* Durham mustard, as those of Sinapis *alba* form the white mustard, and those of Sinapis *nigra* the common mustard. The plant rises with a stem of about nine inches, thickly set with *hairs* or bristles. Hence the proper name should probably be *hair*-lock, as in Danish they call the DARNEL heyre and heyre-grass. As the *bitter pungency* is referred to in the former case, the *biting pungency* is referred to, here.

HEMLOCK. This plant requires no explanation; it is generally known to be *poisonous.*

NETTLES. Urtica urens, Linn. Called *urens*

from its well-known *irritating* power of *stinging* and *burning*.

CUCKOO-FLOWERS. Cardamine pratensis, Linn. These flowers, the sysymbrium of Dioscorides, were employed among the Greeks and Romans for almost all affections of the head. They at present hold a place in the Pharmacopœia, as a remedy for convulsions, epilepsy, and other diseases of the brain or intellect.

DARNEL. Lolium temulentum, Linn. Called temulentum from its *intoxicating* or *narcotic* powers, when taken alone, or intermixed with malt. From this deleterious property it is termed by Virgil *infelix lolium*. lurid lolium, and by the French *ivraie*, whence our own vulgar name for it of *wray*-grass or *drunkard*-grass.

These plants are all *wild* and uncultivated; of *bitter, biting, poisonous, pungent, lurid*, and *distracting* properties. Thus Lear's crown is admirably descriptive or emblematic of the sources and variety of the disease under which he labours. The mixture of such flowers and plants could not be the effect of chance. Yet none of the Commentators have given Shakespeare credit for the arrangement.

MELANCHOLIA, OR *MELANCHOLY* MADNESS.

HAMLET.

Melancholy.—Melancholie, *French:* from μέλανος and χολῆ, a kind of madness in which the mind is always fixed on one object:—*Johnson.*

MELANCHOLY denotes a morbid affection of mind, an extreme depression of spirits, and a disrelish of those enjoyments that constitute, to a certain degree, the happiness of others. As the symptoms advance, and the disorder becomes exasperated, there is generally some existing delusion. The wealthy often insist that their property is annihilated, and expect to be a burden on the parish.—Those of exemplary morals conceive themselves the perpetrators of the blackest crimes; and this persuasion is usually accompanied by an intolerance of life, and a crafty contrivance of means for its destruction.—Such a case is Hamlet's.

Shakespeare's Hamlet appears to have been by nature a volatile and ardent Prince, whose temper and dispositions had suffered deep impression by the death of his father, the speedy marriage of his mother, and the suspension of his own right con-

sequent on that marriage. These circumstances, operating suddenly on a mind predisposed to gaiety and to the follies which spring from youthful effervescence, give a tinge of melancholy to his train of thought which speedily but imperceptibly produces an instability of intellect. Whilst thus suffering from mental depression the suspicion of his father's murder induces him to put on an antic disposition, that, under colour of madness, he may be less liable to scrutiny and more free scope be thereby afforded for the measures he shall take to arrive at full conviction. From this period he strives to "wipe from the table of his memory all trivial fond records that youth and observation copied there," except as those pressures may tend to the accomplishment of his object; and thus, in cherishing a favourite design, and permitting the ghost's

> Commandment all alone to live,
> Within the book and volume of his brain,
> Unmixed with baser matter,

he gives growth and maturity to a malady, the seeds of which had germinated in his mind, until in the end he actually labours under the infirmity which his previous declaration shows he but intended to feign.

Here it may be proper to observe, that feigning madness is frequently a favourite theory with insane persons.

Soon after the second marriage of his mother,

Hamlet's feelings assume a *morbid* character, and in his first soliloquy, in the second scene of the play, *he debates on suicide*—

> O, that this too too solid flesh would melt,
> Thaw, and resolve itself into a dew!
> Or that the Everlasting had not fix'd
> His canon 'gainst self-slaughter! O God! O God!
> How weary, stale, flat, and unprofitable
> Seem to me all the uses of this world!

Whilst thus contemplating the evils of life, and chastening his feelings by the reflection that the Everlasting had fixed his canon 'gainst self-slaughter, the supernatural appearance of his late father is communicated to him. When Hamlet receives the intelligence his surprise is natural, and not devoid of tenderness; his examination of the persons who had seen the figure of the late king minute and pertinent; and he properly resolves to watch in person, in order to be convinced of the reality of the vision.

Although he had not hitherto let fall any hint or conjecture respecting the death of his father, yet when alone, he displays an apprehension—

> My father's spirit in arms! all is not well:
> I doubt some foul play. Would the night were come.

Having promised to remember the injunctions of the ghost whilst reason holds her seat within his brain, he contemplates vengeance on his uncle, and determines to assume madness, the better to

gratify his revenge; *but takes no measure towards the accomplishment of his purpose.*

Speedily after, he is again musing on the evils of a long life. "The satirical rogue says here (alluding to the book he holds) that old men have grey beards." By the satirical rogue he means Juvenal in his tenth satire.

> Da spatium vitæ, multos da Jupiter annos:
> Hoc recto vultu, solum hoc et pallidus optas.
> Sed quam continuis et quantis longa senectus
> Plena malis! deformem, et tetrum ante omnia vultum,
> Dissimilemque sui, deformem pro cute pellem,
> Pendentesque genas, et tales aspice rugas,
> Quales umbriferos ubi pandit Tabraca saltus
> In vetulâ scalpit jam mater simia buccâ.

In the subsequent scene with Rosencrantz and Guildernstern, which commences with quaint jest and indelicate levity, he furnishes without affectation or reserve a lamentable but natural picture of gloom and despondency.—

> "I have of late, but wherefore I know not, lost all my mirth, forgone all custom of exercise; and, indeed, it goes so heavily with my disposition, that this goodly frame, the earth, seems to me a sterile promontory; this most excellent canopy, the air, look you,—this brave o'erhanging firmament, this majestical roof fretted with golden fire,—why, it appears no other thing to me than a foul and pestilent congregation of vapours."

Abruptly his thoughts creak on the worn hinges of his uncle-father and aunt-mother, whom he states to be deceived,—that he is but mad,

"North-north-west; when the wind is southerly, I know a hawk from a handsaw."

The soliloquy that ensues, in which he reproaches himself for tardiness and irresolution, is an unconnected assemblage of intruding thoughts and conflicting passions. At length, he appears sensible of it himself, and starts to his project of the play "about my brain."—Although he had before declared to Horatio, that it was "an honest ghost," he now begins to waver and timidly debates—

> ——— The spirit that I have seen
> May be the devil; and the devil hath power
> T' assume a pleasing shape; yea, and perhaps,
> Out of my *weakness*, and my *melancholy*,
> As he is very potent with such spirits,
> Abuses me to damn me: I'll have grounds
> More relative than this.

Hamlet, in the first act, describes—all the uses of this world as "stale, flat, and unprofitable; and fancying that he has nothing to do in life, wishes for death; but is fully impressed with a belief in a future state, and in the punishments awarded against self-murderers. At this period he is studious, religious, and virtuous. Whilst in the very act of serious reflection on an hereafter Horatio communicates to him that his father's spirit is in arms, and the ghost afterwards makes a communication which

"Shakes his disposition with thoughts beyond the reaches of his soul."

Thenceforth his mind takes "a more horrid bent;" until, in the third act, he endeavours to recover the train of thought in which he was indulging at the time the horrid communication of his father's murder was first made to him. This is a very common effort with those who have suffered mental aberrations, and the poet shews his intimate acquaintance with these affections, by making Hamlet endeavour to recur to the very subject he was considering at the moment the prevailing theory first entered his mind.

Accordingly, Hamlet in soliliquy proposes the very question which he had previously fully considered and disposed of, namely what it is *to be*, and to *cease to be*. Scarcely, however, has he stated the premises, when he loses the connection, and instead of debating whether it is *nobler* to *suffer* the ills of life, than to *end* them by an act of violence, proceeds to consider whether it is *possible* to end them; becomes unmindful of all his former impressions and religious persuasions,—questions a future state of existence,—doubts every thing which he had previously believed, and comes to a conclusion which outrages religion and philosophy.

The inimitable author, instead of displaying correctness of metaphor, closeness of reasoning, and soundness of deduction, in this celebrated soliloquy, has skilfully given the appearance of rationality to the impertinence of madness. A less clever poet would have thrown an extravagance

into the soliloquy, foreign to the *disease* under which his character laboured; whereas, the great master, with pathalogical correctness, has given to Hamlet "a happiness of reply that often madness hits on."

The last instance that will be adduced of the uncontrollable sallies that constituted his mental calamity, is his conduct at the grave of Ophelia. After a season of fastidious moralising with Horatio, and an interchange of gross repartee with the grave-digger, during the funeral procession, the prince recognises Laertes, who, in a transport of grief, leaps into his sister's grave, and, frantic with affliction, calls out

> Now pile your dust upon the quick and dead!

When these words, the desponding effusions of a brother's love, reach the ears of Hamlet, unconscious of the solemnity of the scene, wholly forgetful of his former unkindness, insensible that he had slain the father of Laertes, and that the death of Ophelia was the result of disappointed love and filial sorrow, he bellows from his covert

> ———What is he whose grief
> Bears such an emphasis? `Whose phrase of sorrow
> Conjures the wand'ring stars, and makes them stand
> Like wonder-wounded hearers? This is I,
> Hamlet the Dane!

It is only necessary to peruse the remainder of the scene to stamp this violent explosion with the character of madness. After his mind has been

seriously occupied on another subject, and reflection returns, he expresses to Horatio his extreme regret, and, as is usual in such cases, assigns an unsatisfactory reason—

> But I am very sorry, good Horatio,
> That to Laertes I forgot myself:
> For by the image of my cause, I see
> The portraiture of his. I'll court his favours.
> *But sure the bravery of his grief did put me*
> *Into a towering passion.*

The first symptons of *Melancholia Attonita*, and their progression to and ultimate determination in confirmed madness, are illustrated with singular exactness in the character of Hamlet; and it is a remarkable coincidence that every predisposing and exciting cause by which the author, consistently with the story of his play, could denote an intention of making his hero subject to paroxysms of insanity, has been clearly developed in the course of the five acts. Indeed the stages of the disease are distinctly marked, in regular progression, from the first scene of Hamlet's appearance, when he expresses a disrelish of life, until the violent explosion of his madness at the grave of Ophelia.

Mr. Stevens is certainly right in saying that "Those gleams of sunshine, which serve only to shew us the scattered fragments of a brilliant imagination crushed and broken by calamity, are much more affecting than a long uninterrupted

train of monotonous woe." Shakespeare well knew how to exhibit these successions. He was fully aware that reason cannot blend or amalgamate with insanity; but he had observed from nature that they may constitute alternate strata; and that, at different seasons, the same intellect may shine forth in reason, blaze in madness, and sink in melancholic depression.

MANIA MITIS, OR *CRAZINESS.*

OPHELIA.

Crazy is borrowed from the French ECRASÉ, *crushed, broken*; as we say a person is *cracked.*

The mental distemper of Ophelia is that of sorrowing distraction. Confiding in the sincerity of Hamlet, she had listened to his addresses, and

———Suck'd the honey of his music vows,

sufficiently to imbibe the contagion of love.

Laertes, aware of the state of her affection, cautions her against the attentions of the Prince. Her feelings, however, are on every occasion made subservient to the views of her father, who after commanding her to have no speech with the Lord Hamlet, now bids her walk *alone* that she may have an interview with him—

———Read on this book,
That show of such an exercise may colour
Your loneliness.
* * * * * * * * *
I hear him coming—let's withdraw, my lord.

The conduct of Hamlet, during the remainder

of the scene, excites strong sympathy towards the fair Ophelia, who is made to feel that all her hopes of reciprocal affection are for ever blighted.

The conflicts of duty and affection, hope and fear, which successively agitated Ophelia's gentle bosom, were of themselves sufficient to dissever the delicate coherence of a woman's reason. Her lover's ardent passion seemed to her to have subsided into cold indifference. Delicacy of sentiment had been succeeded by indecent scoffing and contemptuous insult, and when the hapless maiden saw her aged parent sink into the grave, not in the course of natural decay, but by the reckless infliction of that hand she had fondly hoped to unite with her own, her susceptible mind, unable to sustain such powerful pressures, sank beneath their accumulated weight:

> Nature is fine in love: and where 'tis fine
> It sends some precious instance of itself
> After the thing it loves.

In the madness of Ophelia there are no intervals of reason; she exhibits a state of continuous distraction, and though she is presented to observation in only two short scenes, the duration is sufficient for the effect; for the poet has contrived, with exquisite skill, to dart through the cloud that obscures her reason occasional gleams of recollection, to indicate that disappointed love and filial sorrow still agonise her tender bosom.

Ophelia, (Sings.)

White his shroud as the mountain snow,
Larded all with sweet flowers,
Which bewept, to the grave did go
With true-love showers.

* * * * * * * * *

To morrow is Saint Valentine's day,
All in the morning betime,
And I a maid at your window
To be your Valentine.

Then up he rose and don'd his clothes,
And dupp'd the chamber door,
Let in *the maid*, that out a *maid*
Never departed more.

It is impossible to conceive any thing more perfect than the picture of disease given by Shakespeare in this scene of Ophelia's. Every medical professor who is familiar with cases of insanity, will freely acknowledge its truth. The snatches of songs she warbles contain allusions strongly indicative of feelings of an *erotic* tendency, (ἔρως-amor,) and are such as under the chaster guard of reason she would not have selected. This slight withdrawing of the veil, without disgusting by its entire removal, displays at once the pathalogical correctness and the exquisite delicacy of the Poet.

Throughout the short display of Ophelia's derangement a mournful sympathy is kindled, and it is evidently heightened by our previous

acquaintance with her beauty, gentleness, and modesty. The incoherent fragments of discourse, abrupt transitions, and absurd images, that ordinarily provoke levity, here awfully repress it:

They say that the owl was a baker's daughter—Lord! we know what we are, but know not what we may be.

* * * * * * * * *

I hope all will be well. We must be patient: but I cannot choose but weep to think they have laid him i'the cold ground. My brother shall know of it, and so I thank you for your good counsel. Come, my coach! good night, ladies; good night, sweet ladies, good night, good night.

That reader or spectator is little to be envied who could smile at Ophelia's distraction, which from gentle breasts must extort sighs, and sobs, and tears—those attributes of feeling that ennoble our nature.

If any thing could heighten our admiration of Shakespeare, after a careful examination of the life of the unfortunate Ophelia, it would be the exquisite contrivance of her death:—

Your sister's drown'd, Laertes.
There is a willow grows ascaunt the brook,
That shows his hoar leaves in the glassy stream;
Therewith fantastick garlands did she make
Of crown-flowers, nettles, daisies, and long-purples;
That liberal shepherds give another name,
But our cold maids do dead-men's-fingers call them:
There on the pendant bows her coronet weeds
Clambering to hang, an envious sliver broke;
When down her weedy trophies and herself
Fell in the weeping brook. Her clothes spread wide;

And, mermaid-like, awhile they bore her up,
Which time she chaunted snatches of old tunes;
As one incapable of her own distress,
Or like a creature native and indu'd
Unto that element: but long it could not be,
Till that her garments, heavy with their drink,
Pull'd the poor wretch from her melodious lay
To muddy death.

The admirable selection of plants which formed the fantastic crown of Lear, has been already noticed. The coronet wreath of the lovely Ophelia furnishes another instance of Shakespeare's knowledge and admiration of flowers.

The queen describes the garland as composed of *crow-flowers*, *nettles*, *daisies* and *long-purples*; and there ought to be no question that Shakespeare intended them all to have an emblematic meaning. "The crow-flower," is a species of lychnis, alluded to by Drayton, in his Polyolbion. It is the lychnis flos cuculi of Linnæus and Miller, and the l. pulmaria sylvestris of Parkinson;—the l. cuculi flos of C. Bauhin. It is of considerable antiquity, and is described by Pliny under the name of adontitis. The more common English name is meadow-lychnis, or meadow-campion. It is sometimes found double in our own hedge-rows—but more commonly in *France*, and in this form we are told by Parkinson, it was called "*The fayre Mayde of France.*" It is to this name and to this variety that Shakespeare alludes in the present instance.

The "long-purples" are commonly called "dead-men's-hands" or "fingers."

Our cold maids do dead-mens'-fingers call them.

The "daisey" (or *day's-eye*) imports "the pure virginity," or "spring of life," as being itself "the virgin bloom of the year."

The intermixture of nettles requires no comment, their stinging properties have been already noticed.

Admitting the correctness of this interpretation, the whole is an exquisite specimen of emblematic, or picture-writing. They are all *wild* flowers, denoting the *bewildered* state of the beautiful Ophelia's own faculties; and the order runs thus, with the meaning of each term beneath:—

	CROW-FLOWERS.	NETTLES.	DAISIES.	LONG-PURPLES.
Fayre mayde	stung to the quick	Her virgin bloom.	under the cold hand of death.	

"A fair maid stung to the quick, her virgin bloom under the cold hand of death."

It would be difficult to fancy a more emblematic wreath for this interesting victim of disappointed love and filial sorrow.

——— Sweets to the sweet, farewell!
I thought thy bride-bed to have deck'd, sweet maid,
And not have *strew'd* thy grave.

DEMONOMANIA, OR *OBSESSI*, "*ONE BESIDE HIMSELF.*"

EDGAR.

Demoniacus or Demoniaci be the Latin words. In Greke, it it is named, *Demonici.* In Englyshe, it is named, *He or they the which be mad, and possessed of the devyll, or devylles;* and their propertie is to hurt and kyll themselfe, or els to hurt and kyll any other thynge; therefore, let every man beware of them, and kepe them in a sure custody.

The cause of this matter.

This matter doth passe all maner sicknesses and diseases, and it is a fearefull and terrible thyng to see a devyll or devylles should have so muche and so greate a power over men, as it is specified of such persons dyvers tymes.

Doctor Andrewe Boorde's Breviary of Health, published in 1557.

The madness of Edgar is an assumption, but must have been drawn from suffering nature, and furnishes another proof of Shakespeare's intimate acquaintance with the varieties of madness.

"The country gives me proof and precedent
Of Bedlam Beggars, who with roaring voices
Strike in their num'd and mortified bare arms

Pins, wooden pricks, nails, sprigs of rosemary:
And with this horrible object, from low farms
Poor pelting villages, sheep cotes, and mills,
Sometime with lunatic bans, sometime with prayers,
Enforce their charity."

Such counterfeits as Edgar describes were very common at the period at which Shakespeare wrote.

Before the diffusion of a philanthropic spirit had provided a receptacle for lunatics that were incurable and dangerously disposed, they were suffered to wander and levy contributions by moving compassion or exciting alarm. The sentiment of pity has always been largely extended to those that are bereft of their reason; some weak and superstitions persons have even considered their incoherence to spring from inspiration, and believed their denunciations to be prophetic. By the considerate of the lower classes, they were generally relieved: but when their hallucinations were afloat, when fantastically arrayed they exhibited their ridiculous antics they became the mischievous sport of the younger of both sexes, and were hooted and chased from the village: and when their importunities were bolder, or they committed depredations, they fell under the serious displeasure of the magistrate and were "whipt from tything to tything, and stocked, punished, and imprisoned."

Although these wretched persons received the means of subsistence from private charity, yet

they were interdicted from all intercourse with society: like lepers, they were kept at arms' length; the morsel that supported nature was cast them as to a dog; and, by permission, they reposed in outhouses, deserted hovels, or the stalls of cattle. These interdictions, the result of fear, disgust, or contempt, fortunately prevented the malady from descending to posterity.

This scant benevolence, extended to the real victims of intellectual calamity, soon created a swarm of impostors, who ranged in all directions, counterfeiting this severe affliction and prostituting intellect, the fairest gift of heaven, to excite charity by the simulation of madness. They pretended to have been discharged as incurables from Bedlam, or as being under cure, and exhibited a brazen badge fastened round the arm, with an inscription purporting that they belonged to that hospital, and were proper objects of compassion and relief.

Privation of reason being considered the greatest affliction to which humanity is subject, wandering lunatics were regarded as objects worthy of as deep commiseration as Lazarus himself, and were called *Abraham's men;* and the impostors were said to be *sham* Abrahams.—Hence the origin of the vulgar phrase of *shamming Abraham.*

Randle Holme, in his academy of arms and blazons, describes these impostors—"The Bedlam is in the same garb, with a long staff, and a cow

or ox horn by his side; but his clothing is more fantastick and ridiculous; for being a madman, he is madly decked and dressed all over with ribands, feathers, cuttings of cloth, and what not, to make him seem a madman or one distracted, when he is no more than a dissembling knave."

In Decker's Bellman of London, is another account of these wanderers:—"He swears he hath been in Bedlam, and will talke fantastically of purpose; you see pinnes stuck in sundry places of his naked flesh, especially in his arms, which paine he gladly puts himselfe to, only to make you believe he is out of his wits.—He calls himself by the name of "Poore Tom" and coming near any body, cries, "Poore Tom is a-cold—' "

Aubrey, in his M. S. remains of Gentilisme and Judaisme, says, "Before the civil wars, I remember Tom a Bedlams went about begging;—they had been such as had been in Bedlam, and come to some degree of sobernesse, and when they were licensed to go out, they had on their left arme an armilla of tinne printed about three inches breadth, which was sodered on."

So considerable was the inconvenience created by this profligate system of mendicity, and so greatly had the imposters augmented, that the deception was publicly exposed in the London Gazette, in the year 1675.

"Whereas several vagrant persons do wander about the City of London and countries, pretending themselves to be Lunatics, under cure in the hospital of Bethlem, commonly called Bedlam, with brass plates about their arms, and inscriptions thereon; These are to give notice, that there is no such liberty given to any patients kept in the said hospital for their cure, neither is any such plate, as a distinction, or mark, put upon any lunatic during their being kept there, or when discharged thence; and that the same is a false pretence to colour their wandering and begging, and to deceive the people, to the dishonour of the government of that hospital."

Enter Edgar, disguised as a Madman.

"Away! the foul fiend follows me!"

* * * * * * * * *

"Who gives any thing to poor Tom? whom the foul fiend hath led through fire and through flame.—Tom's a cold—do poor Tom some charity whom the foul fiend vexes."

* * * * * * * * *

"This is the foul fiend Flibbertigibbet; he begins at Curfew and walks till the first cock—he gives the web and the pin," [diseases of the eye,—a cataract,]

"squints the eye, and makes the hare-lip; mildews the white wheat, and hurts the poor creature of earth."

"The Prince of Darkness is a gentleman; Modo he is called, and Mahu."

"Fratereto calls me, and tells me Nero is an angler in the Lake of Darkness. Pray innocent, and beware the foul fiend.—"

Under this variety of madness, all the bodily affections, whether of disease or privation, are solved by a mysterious origin, and attributed to supernatural agency. There is a magnificence in the supposition of demoniacal controul, admirably

adapted to the exuberant fancy and exalted pride of madness.

The vitiations of taste or the oppressions of the stomach from indigestion are readily interpreted by the wretched sufferers as the effects of malignant fiends, and the machinations of invisible poisoners,—

"Poor Tom drinks the green mantle of the standing pool."
"Hopdance cries in Tom's belly for two white herrings:
"Croak not, black angel, I have no food for thee."

The diseased perceptions by the ear are reconciled, as the fatal communications of diabolical power,

"Frateretto calls me; and tells me, Nero is an angler in the Lake of Darkness."

At length a *system* is formed, *which is the consummation of insanity*, and life passes away in the fancied enjoyment of beatic visions, or is painfully spun out under the terror of tyranny infliction by infernal masters.

Some curious accounts of Demoniacs are given in *Dr. Harsnet's* Declaration, printed in 1603—Frateretto, Flibbertigibbet, Hobbididance, (all mentioned by Edgar), were three devils of the round, or morrice.

"Five fiends have been in poor Tom at once; of Lust, as Obidicut; Hobbididance, Prince of Darkness; Mahu, of stealing; Modo, of murder; Flibbertigibbet, of mopping and mowing; *who since possesses chambermaids and waiting-women.*"

Warburton, speaking of the imposture exposed by *Harsnet*, says, "While the Spaniards were preparing their Armada against England, the Jesuits were here busy at work, to promote it by making converts: One method they employed was, to dispossess pretended demoniacks; by which artifice they made several hundred converts amongst the common people." The principal scene of this farce was laid in the family of one Mr. Edmund Peckham, a Roman-Catholic, where Marwood, a servant of Anthony Babington's (who was afterwards executed for treason,) Trayford, an attendant upon Mr. Peckham, and Sarah and Friswood Williams and Ann Smith, *three chambermaids* in that family, came into the priest's hands for cure. But the discipline of the patients was so long and severe, and the priests so elate and careless with their success, that the plot was discovered on the confession of the parties concerned, and the contrivers of it deservedly punished."

Thus Shakespeare, instead of making the assumption by Edgar a mere display of fantastic absurdity, skilfully used it as a medium for satirising the follies and vices of the age in which he lived.

Lear. "What hast thou been?"

Edgar. A serving man, proud in heart and mind; that curled my hair; wore gloves in my cap, wine loved I deeply, dice dearly, and in woman out-paramoured the Turk. False of heart, light of ear, bloody of hand, hog in sloth, fox in stealth, wolf in greediness, dog in madness, lion in prey."

Harsnet says, " Shortly after they (the spirits) were all cast forth, and in such manner as Mr. Edmunds directed them, which was, that every devil should depart in some certaine forme, representing either a beast or some other creature that had the resemblance of that sinne whereof he was the chief author; whereupon the spirit of *pride* departed in the forme of a *peacocke;* the spirit of *sloth* in the likeness of an *asse;* the spirit of *envie* in the similitude of a *dog;* the spirit of *gluttony* in the form of a *wolfe;* and the other devils also had in their departure their particular likenesses, agreeable to their natures."

This explanation by *Dr. Harsnet* (Archbishop of York) leads to the consideration of another theory in madness, which *Sauvages* speaks of in the following terms. "Duos lycanthropos se vidisse testatur Donatus ab Altomari qui per avia vagabantur, cadavera humana aut partes eorum secum gestantes; de cætero luridos, siccos, adustos, sitientes eos depingit, at locomoriam omnino referant."

This variety is called Melancholia Zoanthropia and the sufferer labours under the delusion, that he is a *wolf*, and howls in imitation of that animal. The classical reader will probably associate the term *lycanthropos* with what he has read or heard of the *Neuri*, a people of Livonia, who were supposed to have the power of transforming themselves at pleasure into wolves, and who are noticed by Pomponius Mela, Herodotus, and others.—

On considering *Harsnet's* exposure of the course pursued by the priests to deceive their patients, with the classification of the species of insanity by *Sauvages*, it appears probable that the whole of the tradition is founded in mental disease; the Greeks certainly had a malady to which they gave the name of *Lycanthropy*, a frenzy in which the patient fancied himself possessed by a wolf; and wolf-mania has frequently come under the observation of physicians in England. *Arnold* would class it under the species *notional delirium*. Impostors are frequently seen in country towns, who have a method of heaving their stomachs, to impose a belief, that they have, as they say,—a wolf in the belly. This is a species of mendicity, similar to that assumed by Edgar, only the pretended *demoniac* makes a *wolf* his *devil*.

HEREDITARY PREDISPOSITION TO MANIA.

"It is a melancholy reflection," says Dr. Good in his study of medicine, "that insanity is often the result of an hereditary predisposition. This, indeed, has been denied by a few writers; but their opinion has unhappily, been lost in the concurrent voice of those who have thought differently, and the irresistible evidence of daily facts. Mysterious as the subject is, we have perpetual proofs that a peculiarity of mental characters is just as propagable as a peculiarity of corporeality; and hence, wit, madness, and idiotism, are as distinctly an heir-loom of some families, as scrofula, consumption, or cancer."

"Every medical man possessed of a moderate share of experience must have observed that the children of those who have been insane are more liable to attacks of delirium and alienation of mind than the descendants of other people; insomuch that when a numerous family has sprung from parents who are tainted, it rarely happens that insanity is not produced in some of that family during part of their lives, by any slight exciting causes. If they marry and beget children, the same thing is also observed among them. This fact makes us conclude, that many have an hereditary right, or in other words, are born with a predisposition to the complaint." *Crighton*, 184.

Dr. Reid has justly observed that "To be well born," is a circumstance of real importance; but not in the sense in which that expression is usually employed. The most substantial privileges of birth are not those which are confined to the descendants of noble ancestors.

Nothing can be more obvious, than that one who is aware of a decided bias in his own person towards mental derangement, ought to shun the chance of extending and perpetuating, without any assignable limit, the ravages of such a calamity. In a case like this, the marriage itself is a transgression of morality. He who inflicts on any one individual the worse than deadly wound of insanity, knows not the numbers to which its venom may be communicated; he poisons a public stream, out of which multitudes may drink; he is the enemy, not of one man, but of mankind.

All observations concur in acknowledging, that there are many circumstances in which children resemble their parents: It is very common to see them resemble one of their parents in countenance; and when there are several children, some will bear the likeness of the father, and others of the mother. Children often possess the make and fashion of the body, peculiar to one, or other, of their parents, together with their gait and voice. The transmission of personal deformities, is equally curious. "I am acquainted" says Dr *Haslam* "with a person in this town, whose middle and ring

finger are united, and act as one: all the children of this man carry the same defect. A toe nail, particularly twisted, has been traced through three generations, on the same foot and toe. Abundant instances might be adduced on this subject: there is scarcely a family that cannot produce something in confirmation." Is it then surprising that diseases should be hereditary? or at least, that the children of parents suffering under them, should be more susceptible of those particular diseases, than if they had sprung from an untainted stock.

PUERPERAL INSANITY.

This form of mania has been treated of, in one of the papers of Medical Transactions, by *Dr. Robert Gooch.* He says, "It is well known that some women who are perfectly sane at all other times become deranged after delivery, and that this form of the disease is called Puerperal Insanity." The most common time for it to begin is a few days or a few weeks after delivery; sometimes it happens after several months, during nursing, and soon after weaning. It is said sometimes to arise at the commencement of labour.

"The approach of the disease is announced by symptoms which excite little apprehension, because they so often occur, without any such termination;—the pulse is quick, without any manifest cause; the nights are restless, and the temper is sharp. Soon, however, there is an indiscribable hurry and peculiarity of manner, which a watchful and experienced observer, and those accustomed to the patient will notice; her conduct and language become wild and incoherent, and at length she becomes decidedly maniacal. It is fortunate if she does not attempt her life before the nature of the malady is discovered.

"When the disease appears under the form of melancholia, it commonly begins some months after delivery, and comes on gradually: the pati-

ent has suffered in her health from nursing, experiences a failure of memory, confusion of mind, and an irresistible and inexplicable depression of spirits; she finds it difficult to think on any subject long; her domestic accounts bewilder her, she is dissatisfied about herself, and full of anxiety. This state continues in a greater or less degree for several weeks. At length it becomes more marked; her countenance is mournful and downcast, she is silent and thoughtful, fancies that she has some serious disease, accuses herself of some moral depravity, and supposes herself an object of punishment and scorn.

"It is needless here to give a minute and detailed discription of mania and melancholia in child-bed or suckling women; it is generally like mania and melancholia under other circumstances; but I may here remark, (what those who have carefully observed the affections of the nervous system will readily acknowledge), that when once its functions are greatly disordered, there is no end to the diversity which the symptoms are capable of assuming."

"When once it has begun, its duration is very different in different cases; sometimes it subsides in a few days, or even hours;—but this is rare;—it commonly lasts several weeks, or even months; but of ninety-two cases of puerperal insanity admitted into the hospital de la Salpitriere at Paris, two lasted two years; and thirty-

six (that is, more than one-third,) went uncured. It is a common opinion that puerperal insanity is harmless to life; most cases, it is true, terminate favourably. Those who consider puerperal mania as a disease ultimately harmless to life and understanding, will be surprised at the proportion of incurables and deaths in this hospital; the only way to explain it is by supposing that none but those cases which resist the ordinary treatment at home, that is, the picked bad cases, find their way to this institution."

"Some women are so liable to insanity in the puerperal state, that they have been deranged in many successive confinements; this, however, is far from being always the case. I have known several who having been affected with mania after lying-in in the country, have, in their next confinements, come to town to be attended; they were long and carefully guarded from noise and agitation, dieted cautiously, purged frequently, and although apprehensions were long entertained about them, completely escaped their former attack.

"As to the causes of this disease, *the chief seems to be that peculiar state of the sexual system which occurs after delivery*; in many instances the only remarkable circumstance about the patient, is,—that she has been delivered, or is nursing; yet there is another cause which greatly contributes to the excitement of this disease,—a considerable inter-

ruption of that mental tranquillity so requisite during the susceptibility of the puerperal state; the frequent admission of boisterous persons into the lying-in room; an officious, eager, irritable nurse, or relative, who, with the best possible intentions, is continually doing the worst possible things; sudden and violent agitation, domestic anxieties, and misfortunes, have preceded and apparently contributed to the appearance of the disease. Still patients often lie-in, are disturbed, irritated, frightened, depressed, and shocked, without becoming insane; hence we must take into the account at least a predisposing cause—a susceptibility of the brain."

"Whenever it is possible, the patient should be confided to a nurse accustomed to the task, she is not equally safe under the care of any other, however intelligent and discreet; these nurses learn by experience all the arts which such patients employ for the attainment of their object, and regularly and methodically secure the knife, garter, door, and window, &c. There is no contrivance to which the patient can resort, which they have not learnt by practice to anticipate; it is a striking example of the superiority of an ordinary mind, disciplined, over a fertile but undisciplined cunning."

In another part of the paper, *Doctor Gooch* says, "above all things, never attempt the removal of her delusions by argument; and when

the violence of the disease has subsided, facilitate the recovery of her natural feelings and faculties by presenting their natural objects."

It would be difficult to add any thing to this excellent paper which might be useful to the general reader. The whole progress of the disease is so clearly and so correctly marked, that those who have ever watched a case of puerperal mania will at once acknowledge its truth; and those who have never been led to such observation may almost trace the growth of the malady in the statements so familiarly put forth by *Doctor Gooch.*

One remark of importance may be made to guard the reader from misunderstanding the *means* of "facilitating the recovery of natural feelings and faculties by presenting their natural objects."

When the violence of the disease has subsided—the *husband* should see the patient but seldom, and then only in the presence of other persons. Powerful reasons render this precaution absolutely necessary, even during convalescence; and *several months* should elapse after the patient appears to have perfectly recovered before any closer intercourse ought to be allowed.—On a rigid observance of this may the happiness of future Issue depend.—Many a wretch has suffered death under the laws of his country, by reason of *a mental incapacity to receive moral impressions.*—This is a con-

sideration of the most appalling kind. The propagation of mania, epelipsy, or fits, may be looked to as almost inevitably consequential on a renewal of sexual intercourse before the perfect recovery of the female from a state of puerperal mania. The mere apprehension of entailing on a child such horrible maladies ought to render men cautious, but to condemn from its birth a human being to a state of mind susceptible to the worst impulses of the brute, but wholly incapable of receiving moral or religious impressions, is a crime at which wickedness itself might start back appalled.

COMPARATIVE DANGER OF FIRST AND SUBSEQUENT CHILD-BIRTHS.

Pregnancy is so usually consequent on an intercourse between the sexes, that it is pretty generally believed to be a state favourable to health and long life. It is certainly presumptive evidence of the party being in health. An enquiry whether the state of celibacy or of pregnancy be the more favourable to longevity, would admit of much being said on both sides.

Some physicians of great attainment and very extensive practice are of opinion that "breeding women are liable to all the diseases of women who do not breed, (with a very trifling difference,) and besides these to the diseases peculiar to lying-in." Others of equal merit and observation affirm, that "the pregnant state renders the constitution less susceptible of receiving various diseases to which all persons are liable. That the constitution in breeding women is so intent on the work of bringing to maturity the fruit of the womb as to be less acted on by causes which under other circumstances would be sufficient to produce disease, and that it is well known that the progress of various diseases, but especially consumption, is not uncommonly suspended and sometimes entirely stopped by pregnancy."

No useful purpose would be answered by setting the question at rest and showing the different rates of mortality amongst single women, breeding women, and married women who do not breed; the work of procreation would not be retarded or promoted by an accurate knowledge of the results; but as it rarely happens that a sufficient number of cases come under the personal observation of any one medical man, to enable him to ascertain correctly the *comparative* danger of *child-birth* amongst women of different ages and in different labours, and as no professor has hitherto taken the trouble to arrange and publish observations on a point of certainly some importance, a few remarks will be here introduced on the subject.

It is not within the scope of the present work to publish tables of the numbers who die by the act of labour. Little faith would be placed in them, even though they were published by a physician, unless he should give his *data* also. The enquiry necessarily involves many nice distinctions; women are reported as dying in child-bed whose deaths, strictly speaking, are not at all attributable to pregnancy or child-birth. If a woman die during the month of child-bed of consumption, scarlet fever, typhus, or any other disease, she is reputed to have died in *child-bed*, and her death is so *registered*. The same report is frequently made in cases where premature la-

bour is excited by any disease of which the woman dies, although that disease was in no way consequent on or incidental to the puerperal state.—These *few* circumstances may serve to show the impracticability of publishing satisfactory *data* even as to the *general* number of deaths in child-birth; but when in addition to these it is considered, that the number of deaths by the first and every subsequent labour at every year of life in which pregnancy can happen, must be ascertained and made a subject of comparison, it will be obvious that a publication of the materials, or reasoning, to justify a prognosis, would be next to impossible.

The mortality in first labours, selected from the general mortality by child-birth, will appear to be in the proportion of 114 to 100, and there is no reason to doubt that first labour is attended with greater danger than the second, third, fourth, fifth, or sixth, among young women; but that after several labours, the *immediate consequences* of child-birth are still more dangerous to life than the *act* of a *first labour*, and that every subsequent birth is attended with increased risk.

Where a first pregnancy takes place in the middle of life, the same consequences which frequently follow the birth of a ninth or tenth child by a young woman, may be expected at a fourth or fifth labour of a woman of more advanced age.

These remarks are intended to apply strictly to

the dangers of *child-birth* and its immediate consequences, distinguished from the state of *pregnancy*, with respect to which a very different prognosis might be formed.

The following singular question affecting the title to a peerage, has recently undergone discussion, and may be properly introduced in this chapter:

"Whether it is possible from the course of nature that a child should be begotten on the 30th of January, and born at an interval of three hundred and eleven days—that is, upon the 7th or 8th of December?"

To this question, Doctor Augustus Bozzi Granville, after citing various cases, answered that he was not aware of any circumstance that could render it impossible.

Dr. John Conquest knew, in the course of his practice, of one woman that was certainly pregnant for, at least, ten months. He added—at that time, I disbelieved all the cases which I had previously heard. I had been in the habit of laughing at them as a public lecturer; but so strong was the evidence, from the most minute investigation of this case, that I was compelled to admit the accuracy of this woman's statement, and my former convictions were very much shaken. The same thing occurred to this woman at her subsequent confinement; she exceeded the time then, certainly, four weeks;

she has since borne three children at the expiration of the ninth month; the three last children have been considerably smaller than the two intermediate children.—I have also had, under my immediate observation, the case of a lady who has borne nine children, and who, on some account or another, has been able five times to determine exactly the day on which she should be confined, and her predictions have been verified in some cases; but in one confinement she exceeded the time by a month and two days, and this woman brought forth by far the largest child I had ever seen, after a very protracted labour; her labours in general being so slight, that in by far the majority of cases, the children have been born before either nurse or medical attendant could be at hand. —After labour has commenced I have known the time for its perfection to be extended by mental agitation, in at least fifty cases.—I have also known cases of gestation protracted by mental agitation,—cases in which the mental affection has been so great as to destroy the vitality of the child.

John Sabine, Esq. and Doctor Samuel Merryman said, that although the usual period of gestation was two hundred and eighty days or nine months, that instances had occurred in which this period had been considerably extended.

On the other side of this question, there is also a great weight of evidence. In the last edition

of *Dr. Beck's* Elements of Medical Jurisprudence, the subject is fully treated of. The author when speaking of protracted delivery, says, "It is astonishing, and I will add ridiculous, to view the ardour with which writers have advocated this doctrine. I shall devote this section principally to the statement of some cases which have occurred at various times, and been made the subject of legal investigation." After referring to a variety of cases, he mentions one, "that enlisted all the medical talent of France in its discussion."

"The opinion of Louis was asked, and he declared that the offspring was illegitimate: among the arguments which he adduces, are the following:—'That the laws of nature on the subject are immutable;—that the fœtus at a fixed period has received all the nourishment of which it is susceptible from the mother, and becomes, as it were, a foreign body;—that married females are very liable to error in their calculation;—that the decision of tribunals in favour of protracted gestation, cannot overturn a physical law;—and finally, that the virtue of females is a very uncertain guide for legal decisions. If we admit,' says he, 'all the facts reported by ancient and modern authors, of delivery from eleven to twenty-three months, it will be very commodious for females, and if so great a latitude is allowed for the production of posthumous heirs, the collateral ones may in all

cases abandon their hopes, unless sterility be actually present.'

"This reasoning appears to me," says *Dr. Beck*, "to carry great weight; and Mahon in his chapter on the subject, adds several sensible remarks in confirmation of it. He observes that if the doctrine be true, that the children of old people are longer in coming to maturity, it would have been confirmed by experience, which it is not. Grief, also, and the depressing passions are much relied on as possessing a delaying power, but certainly, these are more apt to produce abortion than protracted gestation. He accounts for the mistakes of married women by suggesting that the menses may be suppressed, not only from disease, but from affections of the mind, or accidental causes which do not immediately impair the health while the increase of volume in the abdomen may originate from this or from numerous other causes. Towards the conclusion of his remarks, he states a difficulty which I believe cannot be readily overcome. If the doctrine be allowed, how shall we distinguish a delayed child from one that is born at nine months; and by what means are we to detect fraud in such cases? Certainly, as far as we can judge from the narratives given, the infants born after protracted gestation were not distinguished for size, or other appearances of maturity.

"A calm and deliberate examination of these histories must certainly, I think, lead to a total disbelief of the doctrine of protracted gestation.

"There are many that evidently bear the impress of vice, while the most favourable are so liable to have arisen in error, that scepticism must appear unavoidable. That a limited variation may from extraordinary circumstances sometimes occur, I shall allow so far as to believe it proper that legislation should make allowances for it. The best and most accurate observers have sometimes met with cases where the period seemed to be somewhat prolonged, but I will venture to add, that the more closely they are investigated, the less will the number appear. Dr. Smellie mentions two instances in which the females exceeded their reckoning by eight weeks, and Dr. Bartley confirms them by a similar case in his own practice. All these, however, were calculated from the cessation of the menses, and is it not possible the same peculiar circumstances might have caused this, particularly as it was the first pregnancy in two of them?

"Dr. Hunter, in answer to a question on this subject, observed that he had *known* a woman bear a living child in a perfectly natural way, fourteen days later than nine calendar months; and *believed* two women to have been delivered of children alive, in a natural way, above ten calendar months from the hour of conception.

"I will add, that in England, and certainly in America, cases of protracted gestation, are rarely heard of. They appear to have occurred in countries where the administration of justice was arbitrary, or at least fickle and unsteady."

Some of the most celebrated and experienced physicians are of opinion that these supposed prolonged pregnancies are more rationally and probably explained in other ways. Indeed what *Dr. Jemmat* said in giving evidence in the great Annesley cause, may fairly be applied on the present occasion. On being asked, "On your oath, sir, are there any rules in your profession, by which a pregnancy can be discerned from a tympany, or any other like disorder?" He answered, "By virtue of my oath, that question would puzzle not only the Colleges of Physicians of England and Ireland, but the Royal Society into the bargain."

CONCLUSION.

It has been declared in the Introduction that the preceding pages were intended for the consideration of those who, from being thought ineligible for life assurance, have ceased to enquire as to the means of securing the advantages it presents. The direct and immediate object of the writer is to lead public attention to the merits of an Institution, in which the lives of persons suffering under chronic diseases, or travelling beyond the limits of Europe, may be insured at rates of premium according with the mortality by those diseases and climates. There are many thousand persons of delicate constitutions, irregularity of form, of declining health, suffering from hereditary predispositions and from the effects of tropical climates, who would be anxious to insure their lives, provided they could be *certain* of obtaining their object on proper terms, and without being subjected to the humiliating reflection that they were admitted as partners with men of robust health who fancied their accession an incumbrance, *on any terms*. As there is nothing a man is so justly proud of as health, so there is no point on which he feels so justly sensitive. The idea of a bare possibility of being rejected as unsound by a board of directors, is repugnant to the minds of many; but when to this is added

the probability of being accepted as an object of commiseration at an exorbitant price, the contemplation in itself generally operates as a restraint.

Pretty much the same feelings engross a man who proposes an insurance on his life, when he is going to a climate which is generally considered less healthy than England. The Asylum Proprietary Company, confines its business exclusively to these cases. The sum secured by the policy is paid without increase or diminution—the premiums are calculated in each case, to accord with the particular risk; and as the Company derives its support from such cases only, the Directors are not called on to protect the interests or to consult the wishes of persons differently circumstanced.—A prospectus of the ASYLUM COMPANY will be found in the Appendix.

APPENDIX.

No. I,

ASYLUM LIFE ASSURANCE COMPANY,

No. 70, CORNHILL, LONDON.

ASSURES THE LIVES OF OFFICERS AND OTHERS TRAVELLING, RESIDING, OR LIABLE TO BE CALLED BEYOND THE LIMITS OF EUROPE,—FEMALES IN A STATE OF PREGNANCY,—PERSONS AFFECTED BY MANIA, MELANCHOLIA, RUPTURE, OR CHRONIC DISEASE,—AND THOSE, WHO, FROM INADEQUATE TESTIMONIALS, UNCERTAINTY OF DATE OF BIRTH, UNHEALTHY OCCUPATIONS, OR OTHER CAUSES, WOULD BE REJECTED BY THE GENERALITY OF OFFICES.

DIRECTORS.

SIR JAMES MACKINTOSH, M. P. *President.*

THOMAS FRANKLAND LEWIS, Esq. M. P. *Vice President.*

J. ASHTON YATES, Esq. (Liverpool).
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LANCELOT BAUGH ALLEN, Esq.

GEORGE FARREN, Esq. *Resident Director.*

AUDITORS.

C. W. HALLET, Esq. FOSTER REYNOLDS, Esq. J. RICHARDS, Esq.

MEDICAL OFFICERS IN LONDON.

JOHN MASON GOOD, M. D. F. R. S. Guildford Street.
BENJAMIN TRAVERS, Esq. F. R. S. No. 12, Bruton Street.
HERBERT MAYO, Esq. Berwick Street, Soho.

The importance of Life Insurance to those who, in mercantile and professional pursuits, derive limited or fluctuating incomes from personal exertions, has been universally felt and acknowledged; and if so salutary a mode of providing for families, be sought by men who are *capable* of active exertion, or can promote their objects by a residence in a healthy country, how much more desirable must the benefits of such a system be to those who labour under bodily infirmities, or are obliged to prosecute their efforts in climates uncongenial to their constitutions. Important as this last consideration must be to a very large portion of mankind, it is a matter of surprise that no equitable system has hitherto been formed for the protection and security of persons under such circumstances.

The Directors of Life Institutions, generally, not having procured the necessary *data* for accurately ascertaining the law of mortality in foreign countries, permit their fears to exaggerate the danger of a hot climate, until they almost bring themselves to believe that immediate death awaits those who venture within its influence. A proposer for insurance is frequently obliged to have recourse to various Offices, without the certainty of attaining his object at any; and, after great loss of time, and having his mind agitated by the contemplation of imaginary perils, he is frequently rejected; or if accepted, considers himself an object of favour, indebted to the compassion of the Institution, for granting him Assurance at a premium which he and the Directors (who always err on the side of caution) believe to be excessive—30, 50, or even 100 per cent.

The same observations apply with still greater force to the cases of persons subject to slight deviations from health—persons who, though far from being in a dangerous state, are not considered as select lives, and are therefore rejected as altogether uninsurable.

Many who are conscious of some slight bodily ailment, or supposed hereditary taint,—a constitutional debility, or

some peculiarity of form,—are deterred from making proposals, by the apprehension that after they have disclosed circumstances of extreme delicacy, and subjected themselves to exposure by referring to their friends, to satisfy one Board of Directors, they may be rejected as altogether ineligible in that Institution, and be driven to make similar exposures to another Board of Directors, on the chance of being again rejected, or left no other alternative than the payment of an extravagant rate of premium.

In many instances, especially in the case of Pregnant Females, it is desirable that the parties should be kept in ignorance of an Assurance being effected on their lives. In others, persons are unable to furnish certificates or satisfactory evidence of the precise date of their birth: and many, from the death of medical attendants, and other fortuitous circumstances, are unable to comply with the forms generally required by Life Institutions.

Persons suffering from rupture, are frequently not inclined to make known their situation to a Board of Directors who profess to confine their Assurances to select life only, and who would therefore discuss, with appalling perspicuity, the measure of danger attendant on the slightest deviation from robust health and strength.

Officers on half-pay sometimes decline to insure their lives, lest they should at a future day be called into unhealthy climates, at the risk of forfeiting their Policies, or submitting to an exorbitant rate of premium for the extra risk.

Thus Life Insurance, to which every prudent and well-disposed man turns his thoughts, is withheld from the very persons who, from precarious health or particular circumstances, are peculiarly entitled to receive consolation and to court indemnity.

The Directors of the Asylum Life Assurance Company have ascertained, by great care and research, the true law of mortality for various climates and diseases; for the purpose

of extending to persons, from whom the benefits of insurance have hitherto been altogether withheld, a *certainty* of effecting their object, in an Office established exclusively for the reception of such cases: thus relieving Proposers from the unpleasant feeling consequent on a knowledge that their particular cases make the Directors less anxious to grant insurance to them, than to persons differently circumstanced.

The Asylum Company confines its business to assuring the lives of Persons going beyond the limits of Europe—predisposed to hereditary or other Constitutional maladies—of delicate health—of peculiarity of form, whether natural or accidental—labouring under mania, melancholia, or any kind of chronic disease unaccompanied with immediate danger—females in a state of pregnancy,—persons engaged in unhealthy occupations,—and those, who, from inadequate testimonials, uncertainty of date of birth, or other causes, would be subject to rejection, or an exorbitant rate of premium at other Offices.

Assurances will be granted at premiums proportioned to the risks not only with reference to the general healthiness of the climate, but also to the particular service intended. For instance, the civil, military, and maritime services in the different Presidencies in the East Indies, will be charged at different rates of premium.

Officers and others, who are subject to be called abroad, although not under immediate orders, will be charged the ordinary rate of Premium according to the Table of the Economic Life Office, until they actually sail; from which period, until their return to Europe, they will be required to pay a rate accurately according with the mortality of the climate and service for which they are destined.—They will thus secure the *right* of going abroad at any period, at a rate of Premium fixed and agreed on from the commencement of the Insurance.

Persons of delicate health, or suffering from the effects of Tropical Climates, Rupture, Gout, or slight Chronic disease,

will be assured at rates of Premium duly proportioned to the nature and extent of their respective maladies. These rates are the result of accurate observations, and are, *in many cases lower than the Premiums charged by the generality of Offices to persons in robust health.*

The Company is supported by a Subscribed Capital of £240,000, in 2,000 Shares of £120 each, of which 25 per cent. will be advanced, and the Shareholders have entered into sufficient securities for the payment of the remainder.

The premiums will be accumulated into a separate fund, and the Directors have power to divide amongst the Proprietors such portion of the profits, every five years, as may not imprudently check the growth of the funds intended to be accumulated for the security of the Assured.

The Trustees, in whose names all the Funds of the Company are immediately invested, sign every Policy, so as to give the Assured AN IMMEDIATE REMEDY AGAINST THE FUND ITSELF. It is this peculiarity of the Asylum Company which renders it wholly independant of the aid of an Act of Parliament.

The Directors meet at the Office of the Company, every Wednesday at three o'clock precisely, and the Resident Director attends with one of the Medical Officers at the same hour daily, to facilitate the departure of those who may wish to visit Foreign Climates with speed.

A Physician or consulting Surgeon of eminence has been appointed in every principal Town, before whom persons wishing to effect Insurances in the Country may appear, on sending their proposals, by letter, to the Resident Director.

The following extracts from the Tables of Premiums, will serve to illustrate the Rates in particular cases.—The full Tables, having been calculated from materials collected at great expence, for the sole use of the ASYLUM COMPANY, will not, for obvious reasons, be published.

EAST-INDIA CIVIL SERVICE.

ANNUAL PREMIUM FOR ASSURING £100, FOR SEVEN YEARS, AND THE WHOLE TERM OF LIFE.

AGE.	SEVEN YEARS.	WHOLE OF LIFE.	AGE.	SEVEN YEARS.	WHOLE OF LIFE.
21	£2 19 2	£3 13 7	40	£3 16 11	£5 7 3
30	3 3 1	4 5 1	50	5 0 9	7 3 10

FOR ASSURING A PREGNANT FEMALE,—FOR ONE YEAR,—*without requiring personal appearance before the Board of Directors, or before a Medical Officer.*

AGE.	PREMIUM.	AGE.	PREMIUM.	AGE.	PREMIUM.	AGE.	PREMIUM.
20	£1 7 11	25	£1 9 10	30	£1 12 5	35	£1 15 6

THE FOLLOWING ARE THE SCALES OF CHARGES FOR HEALTHY PERSONS UNTIL THEY EMBARK FOR A FOREIGN COUNTRY.

AGE.	1 YEAR.			7 YEARS.			WHOLE OF LIFE.			AGE.	1 YEAR.			7 YEARS.			WHOLE OF LIFE.			AGE.	1 YEAR.			7 YEARS.			WHOLE OF LIFE.		
	£.	s.	d.	£.	s.	d.	£.	s.	d.		£.	s.	d.	£.	s.	d.	£.	s.	d.		£.	s.	d.	£.	s.	d.	£.	s.	d.
16	0	14	11	0	16	1	1	9	10	31	1	3	0	1	5	2	2	5	1	46	1	14	4	1	17	1	3	11	9
17	0	15	4	0	16	6	1	10	7	32	1	3	9	1	6	0	2	6	3	47	1	15	0	1	18	5	3	14	4
18	0	15	9	0	16	11	1	11	4	33	1	4	6	1	6	10	2	7	7	48	1	15	9	2	0	1	3	17	3
19	0	16	2	0	17	5	1	12	2	34	1	5	4	1	7	8	2	9	0	49	1	16	8	2	2	2	4	0	6
20	0	16	7	0	17	11	1	13	0	35	1	6	2	1	8	6	2	10	7	50	1	17	11	2	4	7	4	4	1
21	0	17	0	0	18	5	1	13	10	36	1	7	0	1	9	4	2	12	2	51	1	19	8	2	7	6	4	8	1
22	0	17	6	0	19	0	1	14	9	37	1	7	10	1	10	1	2	13	10	52	2	1	10	2	10	10	4	12	5
23	0	18	0	0	19	7	1	15	9	38	1	8	8	1	10	10	2	15	8	53	2	4	5	2	14	6	4	17	0
24	0	18	6	1	0	2	1	16	10	39	1	9	6	1	11	7	2	17	6	54	2	7	5	2	18	7	5	1	10
25	0	19	1	1	0	10	1	17	11	40	1	10	4	1	12	4	2	19	4	55	2	10	10	3	3	0	5	7	1
26	0	19	8	1	1	6	1	19	1	41	1	11	1	1	13	0	3	1	3	56	2	14	9	3	7	9	5	12	9
27	1	0	3	1	2	2	2	0	4	42	1	11	10	1	13	8	3	3	2	57	2	19	1	3	12	9	5	18	11
28	1	0	11	1	2	11	2	1	7	43	1	12	6	1	14	4	3	5	1	58	3	3	9	3	18	0	6	5	4
29	1	1	7	1	3	8	2	2	9	44	1	13	2	1	15	1	3	7	2	59	3	8	8	4	3	7	6	11	10
30	1	2	3	1	4	5	2	3	11	45	1	13	9	1	16	0	3	9	4	60	3	13	10	4	9	6	6	18	4

MEDICAL OFFICERS IN THE COUNTRY.

Aberdeen ..... Charles Skene, M. D.
Abergavenny .... Thomas Steel, Esq.
Abingdon ..... Edward Cowcher, Esq.
Bath ..... Edward Barlow, M. D.
Battle ..... Robt. Watts, Esq.
Birmingham .... J. Hodgson, Esq.
Bishop's Stortford J. W. Roberts, M. D.
Brighton..... Charles Pricc, M. D.
Bristol ..... Nathaniel Smith, Esq.
Bury St. Edmonds James Lynn, M. D.
Caermarthen .... John Brown, M. D.
Canterbury..... H.W.Carter, M.D.F.R.S.E
Cheltenham .... R. W. Coley, M.D.
Chichester ..... John Forbes, M.D.
Cirencester .... Charles BruceWarner, Esq.
Colchester ..... R. D. Mackintosh, M.D.
Cork ..... D. Barry, M.D.
Cambridge .... John Oakes, Esq.
Derby ..... Thomas Bent, M.D.
Devizes ..... W. S. Tinney, Esq.
Doncaster ..... J. Branson, M.D.
Dorking ..... John Ader Curtis, Esq.
Dover ..... W. Sankey, Esq. F.L.S.
Dublin ..... Charles H. Todd, Esq.
Dumfries ..... Wm. Maxwell, M.D.
Durham ..... John Trotter, M·D.
Edinburgh ..... John Thomson, M.D.
Exeter..... Patrick Miller, M.D.
Falmouth ..... J. D. Trevosso, M.D.
Glasgow ..... Richard Millar, M.D.
Gloucester ..... J. Baron. M.D. F.R.S.
Grantham ..... Thomas Wilson, M. D.
Hadley ..... Nathan Drake, M. D·
Hastings ..... R. M. Wilmot, M.D.
Haverfordwest .. Walter David Joncs, M.D.
Hereford ..... Samuel Hughes, M. D.
Hull ..... William Lunn, Esq.
Hythe ..... S. Hutchinson, Esq.
Ipswich ..... Thos. Mant, M. D.
Jersey..... E. Fixott, Esq.
Leeds ..... Benjamin Hird, M. D.
Leicester ..... W. W. Arnold, M. D.
Lincoln ..... E. P. Charlesworth, M, D.
Liverpool ..... Trail. M.D.
Lymington(Hants) H. T. Frampton, M. D.
Manchester .... J. A. Ransome, Esq.
Margate ..... Daniel Jarvis, Esq.
Marlborough .... Thelwall Maurice, M. D.
Monmouth ..... Robert Bevan, M. D.
Malton, Yorkshire John Simpson, M. D.
Newberry ..... Joseph Bunny, Esq.
Nottingham .... Charles Pennington, M, D.
Newcastle on Tyne T. E. Headlam, M. D.
Newcastle undLine F. H. Northem, M. D·
Newport(I.of Wt.) Robert Bloxam, Esq.
Northampton .... A. Robertson, M. D.
Norwich ..... JohnYelloley, M·D.F.R.S.
Northwich ..... James Dean, Esq.
Oxford ..... James Adey Ogle, M·D.
Pembroke ..... David Robertson, M.D.
Penzance ..... Hugh Ley, M.D.
Plymouth ..... J. C. Cookworthy, M.D.
Poole ..... Thomas Barber, Esq.
Portsmouth .... B. Lara, M.D.
Putney ....., Charles Shillito, Esq.
Ramsgate ..... George Snowden, Esq.
Reigate ..... Thomas Martin, Esq.
Rochester ..... Charlcs Thompson, Esq.
St. Neots ..... Samuel Allvey, M.D.
Salisbury ..... R. Fowler, M.D. F.R.S.
Scarborough .... W. Travis, M.D.
Sheffield ..... W. Younge, M. D.
Shrewsbury .... R. W. Darwin,M.D. F.R.S
Southampton .... Edward Middleton, M.D.
Stafford ..... John Masfen, Esq.
Stone ..... Richard Foster, Esq.
Swansea ..... James Gibbon, M.D.
Taunton ..... H. C. Standert, M.D.
Truro ..... J. Powell, Esq.
Tunbridge Wells.. Thomas Mayo, M.D.
Warminster .... W. Frowd Seagrim, Es
Warwick ..... T. P. Luard, M.D.
Wells ..... H. I. Bernard, Esq.
Wincanton ..... T. L. Surrage, Esq.
Winchester .... W. H. Wickham, Esq.
Wisbeach ..... J. R. Weatherhead, Esq
Wolverhampton .. William Mannix, M.D.
Wootten-und-edge Adam Adams, Esq.
Worcester ..... Charles Hastings, M.D.
Yarmouth(Norfolk) George Penrice, M.D.
York ..... John Lawson, M.D.

Medical Referee for PARIS, Dr. Tupper, Rue Castiglione.—for HAMBURGH, Dr. Julius.

PARTICULARS REQUIRED ON A PROPOSAL FOR ASSURANCE WITH THE ASYLUM COMPANY.

Name and Residence of the Party proposing the Assurance .....

Amount and Term of Assurance .....

Name and Rank, or Profession of the Person whose Life is to be assured .....

Place, and Date of Birth .....

Present Residence .....

If employed in any Military, Naval, or Preventive Service .....

If had the Small Pox, or undergone Vaccination, and which .....

If by Birth or otherwise predisposed to any Malady tending to shorten Life,—to what .....

If formerly afflicted by any Malady or Maladies tending to shorten Life—the Period of the Occurrence of each—its Duration, and permanent Effects on the Constitution ...

If at present afflicted with any such Malady—the Time of its Commencement—and its subsequent Progress .....

The Names of all the Medical Persons consulted on the first Attack, and since .....

If intending to go beyond the limits of Europe—to what Country, if the residence be fixed—to what Countries if the liberty of journeying be contemplated—with what Purpose—and for what Object .....

Reference to two Persons of good repute (one of the Medical Profession) to ascertain the present and ordinary State of Health of the Person whose Life is to be Assured ...

No. II.

Form of Deed for establishing a Life Insurance Company.

IN preparing a Deed for establishing a Life Assurance Company two points should be particularly attended to.

1st. To limit the responsibility of the Shareholders to the amount of their respective subscriptions.

2nd. To give to the public a right of suit against certain individuals, and a remedy against the funds of the Institution for the amount of their claims.

The first is only to be accomplished by the Company's having no transaction except through the medium of a written contract, in which there shall be an express declaration that the party contracted with is to look to the Trustees alone for the payment of his demand, and to them to the extent only of the Funds of the Company.

The second point is to be effected by placing the Funds in the names, and in the legal and actual custody of three or more Trustees, every one of whom shall sign every contract—thereby declaring the contract to be a charge against the Funds themselves, and against the Trustees to the extent of the Funds. By these means the Trustees will be the only persons to be sued, and will be clothed with the Funds to satisfy the demands against them. By this arrangement also the Trustees would be the only necessary parties to prosecute a wrong-doer.

Indenture Between all the Shareholders, except three, of the one part, and the three excepted Shareholders, of the other part,

Recites the agreement for the formation of the Company, its objects, name, &c. subscription for and delivery of Shares, &c. &c.

All the Shareholders, except the three, covenant with the three Shareholders, and the three excepted Shareholders, covenant with two other Shareholders as follows:—

That a Company called the
Company, with a Capital of £ shall be established.

That its objects and business shall be

That
shall be the first Officers of the Company.

That it shall be regulated as follows:

AS TO GENERAL COURTS.

That the Shareholders are to meet once a year, and when duly convened at the office.

Such meeting to be styled a General Court.

Ten or more Shareholders holding Shares, a quorum.

Annual General Court to be held in the month of

Extraordinary General Court to be called as follows:

Three Directors or Ten Shareholders may require the Board of Directors to call an Extraordinary General Court at any time.

Three Directors or Ten or more Shareholders, holding at least Shares, may require the Board of Directors to call an Extraordinary General Court for removing Officers for certain causes.

The requisition to be left at the office at least thirty days before the Court required,

A copy of requisition to be left with the Officer to be removed, at least twenty-one days before the Court required,

If the Board of Directors neglect the requisition—the persons requiring the Court may call it by advertisement.

General Courts may adjourn.

The business at Extraordinary and adjourned Courts, to be special.

Chairman of General Courts to be the Chairman, or Deputy Chairman of the Board of Directors, or a Director, or a Shareholder, to be chosen at the meeting.

Minutes of the General Court to be kept and signed by the Chairman.

Three Shareholders may, by writing, demand a ballot to be then fixed by the Chairman, at a distance of time between twenty and thirty days, and to be open from 12 to 2 o'clock.

Qualification for voting, is Shares and months standing,

Shares—one vote, Shares—two votes,
Shares—three votes. Shares the maximum of Shares allowed to any one person.

Three-fourths of the votes of the Shareholders present at the Quinquennial General Courts, necessary to declare a dividend of profits among Shareholders.

Three-fourths of the votes of the Shareholders, at two Extraordinary General Courts necessary to alter laws, or to dissolve the Company,

In general a bare majority of votes to be sufficient.

Chairman to have the casting vote.

An Extraordinary General Court to be called to elect three first Auditors.

The Annual General Court to eleet Auditors, in the plaee of those going out at the end of year.

An Extraordinary General Court to be called, to supply an oceasional vaeaney among the Auditors.

Contributors of years standing, or of premiums amounting to may vote for Auditors.

Annual General Court to allow remuneration to Auditors.

The Quinquennial General Court to fix the number of Direetors for the next five years, and to eleet aceordingly.

Contributors of years standing, or of premiums amounting to may vote for Directors.

The Quinquennial General Court to determine the dividend among the Proprietors.

An Extraordinary General Court may be called for the purpose of removing the Chairman, deputy Chairman, Trustee, Direetor, or Auditor.

Two Extraordinary General Courts may alter laws, in any way except to inerease the liability of Sharcholders, or to abridge the power of voting given to contributors.

Annual and Extraordinary General Courts, to have the general superintendanee of the Company's affairs.

The General Courts may adjourn if there be not number of Shareholders present within an hour of their meeting, and if for any other reason, may adjourn from day to day, &e.

AS TO THE BOARD OF DIRECTORS.

The Directors to meet once a week at the offiee of the Company, and when duly convened.

Such meeting to be styled a "Board of Direetors."

Any Direetors may require the Secretary to eall an Extraordinary Board of Directors.

Directors a quorum for an ordinary Board.

Directors a quorum for an Extraordinary Board.

The Chairman, or deputy Chairman to preside, or a Director to be chosen for that purpose,

Minutes to be kept and signed by the person in the Chair.

At the Board of Directors, no Director to have more than one vote, except the Chairman, who has also a casting vote.

No Director who is a Trustee to vote on any question as to payment of claims.

In all other respects, the affairs to be conducted and regulated, as the Board shall think proper.

The Board of Directors to call the Annual General Courts by advertisement, twenty-one days before they are to be held.

The Board of Directors to call an Extraordinary General Court, for the purpose of supplying an occasional vacancy among the officers, thirty-one days after the vacancy.

The Board of Directors may at any time call an Extraordinary General Court by advertisement, as above.

The Board of Directors to call an Extraordinary General Court by advertisement, when required as above.

The Board of Directors to call an Extraordinary General Court for removing officers, when required as above, and to leave notice with such officers.

The Board of Directors to call an adjourned General Court, if adjourned from deficiency of members.

The Board of Directors to specify day, hour, place, and object in the advertisement.

The Board of Directors to give notice of a ballot, when demanded, by advertisement, as above.

Until the first Quinquennial General Court, an Extraordinary Board of Directors, may increase the number of Directors up to .

The Board of Directors to call an Extraordinary General Court to supply occasional vacancies among the Directors or Trustees.

An Extraordinary Board of Directors, may supply from among the Directors, occasional vacancies of the Chairman, or deputy Chairman.

No Chairman, or deputy Chairman, or Trustee to be elected during a vacancy in the Direction.

An Extraordinary Board of Directors may supply a vacancy in the office of Secretary.

An Extraordinary Board of Directors may remove the Secretary.

An Extraordinary Board of Directors may require security of him.

An Extraordinary Board of Directors may remove the Banker.

Ten days' notice of such Extraordinary Board, must be given to the Directors by a circular letter.

Attendance money is to be £ per week to be divided among the Directors present.

Salary £ quarterly to Secretary, to be increased if an Extraordinary General Court shall think fit.

The Board of Directors to employ clerks, servants, &c. ad libitum.

The Board of Directors to regulate all the engagements, of the Company.

AS TO ASSURANCES.

The Board of Directors to accept or refuse proposals for assurances or other engagements.

The Board of Directors to cause all contracts to be signed by the Trustees, with a limited liability, and to be countersigned by two Directors.

The Board of Directors to cause such limited liability of Trustees and Shareholders to be stated in such contract.

No engagement to be issued until the first premium shall have been paid.

Upon such payment at the principal Office of the Company the Company to be bound to the Assurance.

No receipt to be given unless signed by two Directors, and witnessed by a clerk of the Company.

The Board of Directors may revive an engagement forfeited in default of payment.

The Directors may lend to the extent of two-thirds of the value of any policy, on security of such policy.

The Directors shall not be allowed to litigate any claim, except by the consent of an Extraordinary General Court.

AS TO DEEDS TO BE EXECUTED BY TRUSTEES.

The Board of Directors shall cause the Trustees to execute a declaration of trust of the funds vested in them for the benefit of the Company, so as to give the assured a remedy against the funds themselves, and against the Trustees personally for a due administration of such funds, and that they will dispose of the same, (subject to the sums due to persons assured,) as the Board of Directors shall order, and to execute policies containing limited responsibility and declaring that on the death or removal of Trustee or Trustees, the survivors and new Trustee or Trustees will execute new policies of like tenor and date to assured, on payment of stamp duty.

The Board of Directors shall cause the Trustees to execute a deed of covenant with the Shareholders to pay them their shares and interest, so as to give them a legal remedy.

AS TO THE FUNDS OF THE COMPANY.

The Board of Directors not to invest the funds or property in the Trustees till such Deeds are executed.

The Board of Directors shall cause all monies to be placed in the name of the Trustees, at the Bankers', as soon as possible, and not to be withdrawn, except by cheques signed by three Directors.

The Board of Directors shall invest the funds not wanted for current expences, in the Stocks, in Navy, or Exchequer Bills, India Bonds, Real or Leasehold Securities, or Annuities, and may vary such investments, but the securities to be in the United Kingdom, and all taken in the names of the Trustees, and real estate until sale to be deemed personal.

The Board of Directors may retain a Balance at the Bankers, to answer current expenses.

All payments to be made by virtue of orders of the Board of Directors.

All payments above £5 to be made by cheques signed by three Directors.

The Board of Directors to provide and keep in repair a house for the Company.

The Board of Directors to keep the sums received, in respect of shares, and the additions of shares in a separate fund, called the Shareholders' Fund.

The Board of Directors to keep all other sums received by the Company, in a fund, to be called the Assurance Fund.

The Board of Directors to cause separate accounts to be kept of these funds.

The Assurance Fund to be primarily liable for the payment of claims; the Shareholder's Fund to be alone available for the purchase of shares, as hereafter mentioned.

The Shareholders Fund may lend to the Assurance Fund, but to be repaid out of the first in-coming Premiums.

The Board of Directors to examine the Auditors' Quinquennial reports, and to report the dividend accordingly to the Quinquennial General Court.

The Board of Directors to appropriate the dividend to the Shareholders.

Interest per Cent on original subscriptions, per Cent on additions to shares payable half-yearly.

A shareholder withdrawing and giving a month's notice shall receive in purchase of his share, the price fixed by the Auditors, on receiving which such share shall be surrendered to the Trustees, and upon such withdrawing, the Board of Directors may make known that he has retired.

The Board of Directors may purchase shares of withdrawing Shareholders, on behalf of remaining Shareholders.

The Board of Directors may sell shares.

The Board of Directors may take into consideration notice of Shareholders which mentions a nominee.

The Board of Directors may issue new shares to nominees.

The Board of Directors to enter in a book the names and residences of Shareholders.

The Board of Directors to wind up in case of general dissolution

The Board of Directors to cause proper books of account to be kept.

The Board of Directors to cause the Auditors' reports to be produced at the respective Annual General Courts.

The Board of Directors to direct actions to be brought in the names of the proper parties, and such parties not to become non-suit, and to be indemnified.

REGULATIONS AFFECTING DIRECTORS.

Directors to be chosen quinquennially by General Courts.

Directors to be from to in number.

of them are to be Trustees, and to hold no shares, nor be beneficially interested in any Assurance.

Directors to be qualified by holding each shares.

Trustees taking shares or becoming beneficially interested in any Assurance to vacate their offices.

Office of Director to become vacant in case of Bankruptcy or Declaration of general Insolvency.

Chairman, Deputy Chairman, and Trustees may resign their offices but remain Directors.

REGULATIONS AFFECTING TRUSTEES.

The Trustees to be in number, and to be irremoveable except in cases of Bankruptcy or Insolvency.

Trustees not to be Shareholders, nor beneficially interested in any Assurance, but mere stake-holders.

The receipts of Trustees and Directors, or any two of them, to be good receipts.

Trustees to authorize Bankers to pay cheques signed by any three Directors.

Trustees not to execute any Policy except under an order of the Board of Directors, and which limits the responsibility of the Shareholders.

No receipt to issue until money received at principal office.

REGULATIONS AFFECTING THE SECRETARY.

Secretary to give daily and constant attendance.

Secretary to give security.

Secretary to make quinquennial reports.

Secretary to keep accounts.

Secretary to make calculations.

REGULATIONS AFFECTING AUDITORS.

Auditors are to be in number

To go out of office at the Annual General Courts, but to be re-eligible.

To hold no other office.

To make Annual Reports, and to fix the purchase price of the shares for the ensuing year.

REGULATIONS AFFECTING ALL THE OFFICERS.

The officers of the Company not to be officers to another office.

The officers of the Company to be indemnified, except against their own defaults.

REGULATIONS AFFECTING SHAREHOLDERS.

The shares to be paid up.

The responsibility of the Shareholders to be limited to the amount of their subscrptions.

Letters sent to the registered abode of a Shareholder to be notice to him.

Shareholder's receipt to be a sufficient discharge to the Company.

Executors, and husbands of Shareholders, not ipso facto Shareholders.

Executors, and husbands of Shareholders to leave notice of their wish to become Shareholders.

Executors, and husbands of Shareholders to leave will of Testator, or Certificate of marriage at the office.

Executors, and husbands of Shareholders if approved, to sign Deed.

Executors, and husbands of Shareholders to become Shareholders after such signature.

The assignees of bankrupt or insolvent Shareholders not ipso facto Shareholders.

The assignees of bankrupt or insolvent Shareholders to leave Deed of Assignment at the office.

The assignees of bankrupt or insolvent Shareholders intitled in sale to arrears of interest.

Shareholders and their representatives may sell their shares to the Company, at the price fixed by the Auditors.

Shareholders and their representatives in the surrender of their shares may nominate a new shareholder, whom the Directors at their discretion may admit.

After surrender, the Shareholder's interest in the Fund to determine.

REGULATIONS AFFECTING THE ASSURED.

Every policy shall be under the hands of the Trustees, and charge the funds with the payment of the claim, and render the Trustees liable to the due administration of those funds, but limit the responsibility to the Trustees only; and shall also contain a contract by the Trustees, that in case of death or removal of any Trustee or Trustees, the survivors with such new Trustee or Trustees, will execute a new Policy to the same purport and effect, on receiving the stamp duty, so as to charge the funds in the hands of the new Trustees.

Sums due on policies to be paid to the assured, their executors or administrators.

Company to notice legal claims only.

The receipts of Contributors to be discharges to the Company.

Shareholders and Trustees not to be liable on engagements beyond the funds of the Company in the hands of the Trustees.

On agreement to dissolve, by three-fourths of the Shareholders as before mentioned, the Contributors' claims to be provided for, and the rest of the Company's property then to be sold, and this agreement finally to determine.

Disputes to be referred to three barristers as arbitrators.